First Steps After a Fire – Insurance Claim Help for Sea Spray Fire Impacted Residents

United Policyholders

United Policyholders is a nonprofit organization that is a voice and an information resource for insurance consumers in all 50 states. UP has helped guide disaster survivors on the road to recovery since 1991. This information is for residents and condo owners affected by the Sea Spray Fire.

Here is a checklist to help keep you on track during this stressful time:

✔ Get a complete and current copy of your insurance policy. If you are a condo unit owner, it is also important to get a copy of the HOA/Condo Association Master Policy

✔ If you are able to return to your property, document the damage as best as you are able and take photos of your property before any cleanup or debris removal.

✔ Housing is a priority – talk to your insurance company about the housing expense allowance. When you get a copy of your insurance policy, you will be able to see how much coverage you have for temporary housing under the "loss of use" bucket. For more info, read: "A Guide to Your Dec Page"

✔ Keep a claim diary of who you talked to, the number you called, date and time, what was said.

✔ Keep all your paperwork organized and together.

✔ Ask for a cash advance for Additional Living Expenses (ALE) and an advance of your contents benefits to start replacing your belongings.

✔ Do not rush into signing contracts and avoid making major financial decisions.

✔ Check references carefully before hiring any vendor or professional.

✔ Use the free help and resources that are available at www.uphelp.org, including our Ask an Expert Forum and Sample Letters

Insurance Claim Tips:

● Be pro-active in the claim process and keep good notes.
● Give your insurance company a chance to do the right thing, but don't mistake a friendly representative for a friend.
● Document and support your claim with proof, details and estimates. Don't pad or exaggerate your claim.
● Present clear requests in writing that explain what you need, when you need it, and
● Think of your insurance claim as a business negotiation—you're dealing with a for-profit company.
● Try to resolve problems informally but complain in writing, go up the chain of command and/or use government agency help when necessary.
● Get specialized professional help when you need it. Check out UP's Find Help directory.

Top Claim Help Publications:

- Renters Insurance Claim Tips (California)
- Organizing Carrier-Specific Disaster Survivor Groups
- Insurance Accounting Spreadsheet
- Survivors Speak: Forced Choice Matrix for Decision-making
- Speak UP: How to communicate with your insurance company
- Home Inventory and Contents Claim Tips
- Sample Letter Asking for a Waiver of the Contents Itemization Requirement
- Getting Help From the CA. Dept. of Insurance