Sonoma County evacuees during Kincade fire eligible for insurance coverage for hotel, meal costs

The Press Democrat

Sonoma County residents forced to evacuate because of the Kincade fire could be reimbursed for their expenses while away from home by their homeowner insurance company.

The caveat is that those policyholders would have to be displaced under a mandatory evacuation order issued by Sonoma County Sheriff Mark Essick to be eligible for any reimbursement from their insurers. About 190,000 county residents have been evacuated in the past week, though some have been allowed to go back to their homes.

Those who lost power as result of the preemptive PG&E blackouts are not eligible for any reimbursements from their homeowner insurers, said Janet Ruiz, the West Coast representative for the Insurance Information Institute, a New York-based nonprofit group.

The coverage for residents evacuated would come under the additional living expenses portion of a homeowner or renter policy. Evacuees should keep receipts for hotel tabs, restaurant meals and gas expenditures to drive to a safe area, Ruiz said.

Those displaced who stay with relatives or friends will not be reimbursed by insurers, she said.

Policyholders should consider using an insurers' app or toll-free phone number to make a claim for travels and other expenses from an evacuation rather than calling local agents who may have been evacuated, too.

Residents also should consider taking screen shots or copies of the emergency alerts from local

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Source: https://uphelp.org/sonoma-county-evacuees-during-kincade-fire-eligible-for-insurance-coverage-for-hotel-meal-costs/
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authorities when the evacuation order was issued to help expedite insurers processing their claims, said Amy Bach, executive director of United Policyholders, a public interest group representing the interests of consumers.

“Just be mindful that your insurer may be flexible or they may be a very nitpicky stickler,” Bach said. “I would err on the side of keeping good records and receipts.”

The same conditions for homeowners also apply to commercial establishments under business interruption insurance polices, Ruiz said.

Businesses have a range of policies that could cover losses from an evacuation, such as supermarkets claiming reimbursement for spoiled foods or winery tasting rooms that lost revenue, she said. Grape growers could be covered under crop insurance for their losses.

Depending on their policy, some businesses may have language that allows them to meet payroll obligations as well, Ruiz said.

County residents whose homes were destroyed in the 2017 wildfires are quite familiar with the assisted living expenses section of their homeowner policies. Insurers have been paying for their temporary housing costs for two years according to that coverage. State law requires insurers to pay 24 months of living expenses for 2017 fire survivors. The law was changed last year to provide 36 months of living expense coverage, and so that would apply to people whose homes are torched by the Kincade fire, which Cal Fire officials predict will take firefighters until Nov. 7 to bring under control.

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