

Too Close for Comfort



With both wildfire and hurricane season in full force it is so important to know what to do if a fire or storm come too close for comfort. If you are told to evacuate immediately, do so ASAP.

If there is a chance you may have to evacuate, take action:

1) Document your home and “stuff.” If you do not have a home inventory, create one before you evacuate. Take pictures or a video of each room and the exterior of your house to document your property.

2) Pack important documents. When told you have to evacuate your home, you may feel overwhelmed on what to take. Along with sentimental items that are irreplaceable, here is a [list of important documents](#) that disaster survivors recommend you take, based on their personal experiences:

- Insurance policies and related correspondence
- Family Photos
- Passports and Birth Certificates
- Tax and Loan Documents

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the “Find Help” section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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- Stocks and Bonds
- Wills and Trusts
- Plans/Blueprints of Your Home

3) Start saving receipts ASAP. Your insurance company will reimburse you for [“Additional Living Expenses”](#) incurred due to the loss of use of your home because of a mandatory evacuation order or damage that makes it uninhabitable. Please note: If your home isn’t damaged and your temporary living expenses are modest, you may be better off paying them out of pocket to avoid filing an insurance claim that goes on your record and can increase the cost of your insurance.

4) Contact your insurance agent. Get confirmation that you are [covered](#) for a total loss. Email or call your agent and keep good notes of the conversation. Make coverage adjustments ASAP and make sure they are “bound” (effective immediately).

5) Use United Policyholders as a resource. We hope you will be able to return home safe and sound.

- If it was a false alarm (whew), get a copy of [Wise UP](#) to learn what matters in home insurance
- After a wildfire evacuation, read [Returning to your home after a wildfire: A post-evacuation checklist](#).
- If your home suffered damage, our [Roadmap to Recovery program](#) will help you navigate the insurance claim process. Start with our [Top 10 Claim Tips](#).

We hope you never need these tips, but many do – including the Detwiler Fire Survivors in Mariposa County, California. [Please consider making a donation](#) so we can support the survivors starting on the road to recovery.