Palisades Fire: Wildfire Evacuation Tips

We are keeping an eye on the Palisades Fire and Eaton Fire. Our hearts are with everyone affected by the wildfires in Los Angeles.

If told to evacuate due to the wildfire, do so immediately. If you are preparing to evacuate, here are our home insurance and wildfire evacuation tips:

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. If you have the time, open closets and drawers. Build as much of an inventory as time permits including furnishings, artwork, jewelry, appliances, electronics, collections, and special features of your home. Hopefully, you will not suffer a loss and need this inventory, but if you do, you'll be glad you don't have to start from scratch. After a traumatic loss, it's impossible to remember everything you had, so most people never collect their full insurance benefits.

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

- Insurance policies and related correspondence
- Passports and Birth Certificates
- Family Photos
- Tax and Loan Documents
- Stocks and Bonds
- Wills and Trusts
- Plans/Blueprints of Your Home

3) Start saving receipts. If you end up filing a claim for a wildfire loss, you can claim reimbursement

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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from your insurance company for Additional Living Expenses ("ALE") incurred due to the loss of use of your home because of a mandatory evacuation order or damage that makes it uninhabitable. Check the "Loss of Use" section of your policy. Common wording that covers evacuation costs if "prohibited use due to civil authority."

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

- If a wildfire is close enough to cause smoke or extreme heat damage to your property, review our Partial Loss Claim Tips and Returning to your home after a wildfire: A post-evacuation checklist.
- If your home suffers damage from the wildfire, our Roadmap to Recovery program will help you navigate the insurance claim process. Start with our First Steps After a Wildfire.

We are rooting for you and here to help.

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