

# Wildfire Survivors Get a Lifeline as California Pushes for Full Coverage Payments

Live Insurance News

California Insurance Commissioner Calls on Insurers to Ease Wildfire Survivors' Burdens

A Compassionate Plea for Full Coverage Without Detailed Inventories

California Insurance Commissioner Ricardo Lara is taking a strong stance to support survivors of recent wildfires in Southern California. Recognizing the emotional and logistical toll of losing a home, Lara has issued a Notice urging residential property insurance companies to provide full contents coverage limits without requiring policyholders to compile exhaustive inventories of their destroyed belongings.

"It is inhumane to require wildfire survivors who have lost everything to list every item of personal property in order to receive the full replacement cost under their policies — they need to focus on the larger task of rebuilding their lives," said Lara. His statement underscores a stark reality for those trying to move forward amidst the overwhelming devastation wrought by fires like the Palisades and Eaton blazes.

Some insurance companies have already stepped forward, offering policyholders between 75 and 100 percent of their coverage limits without detailed documentation. But Lara's Notice challenges all insurers to adopt this practice, ensuring that no survivor is left navigating bureaucratic red tape in the face of an unimaginable loss.

1. General Compliance: According to the Malibu Foundation, some insurers have voluntarily agreed to provide over 75% of the claim amount without requiring an itemized inventory. A survey by United Policyholders found that 23% of respondents received 100% of their contents coverage without needing to complete an inventory.

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Source: <https://uphelp.org/wildfire-survivors-get-a-lifeline-as-california-pushes-for-full-coverage-payments/> Date: February 13,

2. California Department of Insurance: The California Department of Insurance has noted that some companies are exceeding the legal minimums, offering 75% to 100% of contents coverage limits upfront without requiring detailed documentation.

Unfortunately, specific company names are not explicitly listed in the sources reviewed. However, policyholders are encouraged to contact their insurers directly or consult resources like United Policyholders for more detailed information on which companies are complying with these practices.

### Understanding Existing Insurance Protections for Disaster Survivors

Under California law, insurance companies must provide advance payments for personal property or content losses when a state of emergency is declared, and a property is deemed a total loss. These payments amount to at least 30 percent of the home insurance coverage limit, up to \$250,000, and do not require an itemized claim at the time of issuance.

Furthermore, current regulations stipulate that insurers must notify policyholders of this critical option upfront. Survivors retain the right to claim the full value of their destroyed belongings, up to their coverage limits, by submitting detailed documentation later. While these protections offer some relief, Lara's latest call to action encourages insurers to go even further in easing the path to recovery.

The Notice specifically highlights the hardships of compiling inventories after a total loss, urging insurers to grant full payouts for contents coverage now and address additional documentation needs at a later date. Insurers have until February 28, 2025, to respond to the request, ensuring timely accountability for how they will meet this pressing need.

### The Emotional Impact of Recovering from Wildfires

Even beyond the loss of property, survivors of wildfires encounter a staggering emotional toll. Imagine standing amid the ashes of what was once your home — memories reduced to dust, and the sheer scale of rebuilding feeling insurmountable. Under such circumstances, providing a detailed list of every item lost, from socks to family heirlooms, can feel not only impossible but also cruel.

By asking insurers to ease documentation requirements, Commissioner Lara seeks to humanize the

claims process. This approach allows survivors to use their energy where it's most needed — stabilizing their families and beginning the long road to recovery.

Residents like Emily, whose family home was destroyed in the Palisades fire, echo this frustration. “The last thing I could think about was an inventory list. All I wanted was to find a sense of normalcy for my kids. Getting part of our coverage without that burden was a blessing,” she shared.

### Rebuilding Lives and Looking Ahead

Beyond immediate relief, removing the inventory requirement shifts the focus toward rebuilding lives and strengthening community resilience. Survivors can use these timely payouts to secure temporary housing, replace necessities, and begin planning for the long-term restoration of their homes. Ultimately, this approach can help rebuild not just structures, but the sense of stability that wildfires so often upend.

This Notice serves as a powerful reminder that recovery isn't just about cutting checks — it's about showing empathy for those whose lives have been upended. For insurance companies, it's an opportunity to rebuild trust and demonstrate a commitment to their customers during times that matter most.

Looking forward, expanding policies like these could also form part of California's broader disaster preparedness strategy. By simplifying processes and removing barriers to financial relief, this model prioritizes humanity and efficiency — lessons that could inform emergency response approaches across the country.

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