

Returning to your home after a wildfire: A post-evacuation checklist

If your home is close to a wildfire area and you're returning to it after an evacuation order has been lifted, here is a checklist of things to consider:

- Unless an insurance company adjuster has special training and conducts appropriate testing, he/she is not qualified to determine whether there are harmful particulates or hydrocarbons in your home or whether your home is habitable.
- Heavy smoke, nearby flames and extreme heat can impact a home's air quality and create health hazards that you may not be able to see or smell.
- Qualified health and environmental safety experts can help you determine whether it is safe to move back into your home after a wildfire. Visit: <u>elpasocountyhealth.org/</u>
- Indoor air quality and home environment health standards vary and there does not appear to be one official, clear and established set of guidelines for smoke, soot and ash contamination and proper cleaning methods.
- If there are members of your household who have chemical sensitivities, a history of respiratory illness, or are immunosuppressed, notify your insurer and consult with a physician before moving back in.
- A reputable and qualified Certified Industrial Hygienist (CIH) can inspect and test the air, surfaces and "soft goods" (furniture, rugs, curtains, etc.) in your home. If you are hiring one yourself, check qualifications and references carefully. If you are reviewing a report prepared by an expert hired by your insurer, do the same. See: <u>abih.org/about-abih/accreditation</u> and <u>nrep.org/ciaqm-certification.php</u>
- Communicate with your insurer in writing if you believe your home is not safe to live in and provide them with supporting documentation. Request that they cover the cost of appropriate inspection, testing and remediation and Additional Living Expenses for the time period required to complete those three tasks. Be prepared to enforce your rights if an adjuster or insurer rejects your request to cover necessary costs.

Bottom line: Protect your property and the health of your household members by being cautious before moving back in, and by taking steps to have your home *properly* inspected and cleaned/repaired/restored.

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 <u>www.uphelp.org</u>. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors or professionals identified on our website.