

## SAMPLE LETTER (Disaster Survivor)

Dear \_\_\_\_\_

**I am writing to register my strong support for the following pending bills. I lost my home and all my possessions in the 2017 North Bay wildfires. Many of the challenges that I and my neighbors are struggling to overcome would be reduced or eliminated through passage of these bills. For more information on these challenges, see [these survey results](#).**

**These bills will be a big help to countless current and future wildfire survivors as they work to rebuild their homes and lives. They will also benefit local economies and help restore devastated communities faster and better.**

**SB 894 (Dodd)** – This bill will allow a homeowner flexibility to apply all available benefits in all categories of coverage toward rebuilding their home. Also extends policy renewal protections for a consumer suffering a total loss from one renewal to two renewals or 24 months. The bill will also extend the time to collect additional living expenses (ALE) from 24 to 36 months after a declared disaster.

**SB 897 (McGuire)** This bill will codify claim handling improvements that most insurers have agreed to abide by after several past wildfires. They include: payment of up to 4 months of advanced ALE, standard contents advance payment of at least 25%, grouping categories of personal property, an insurance billing grace period and allowing a policyholder to receive 80% of their contents coverage without painstakingly itemizing a full home inventory.

**AB 1772 (Aguilar-Curry)** –This bill extends the time to rebuild and collect full replacement cost from 24 to 36 months after a declared disaster.

**AB 1797 (Levine)** Requires insurers to either provide a policyholder with full a replacement cost estimate every other year or apply an inflation factor to the dwelling limit at each renewal and clearly offer the consumer the option of a full replacement cost estimate.

**AB 1799 (Levine)** Requires insurers to provide a copy of complete policy documents to insureds upon request.

**AB 1800 (Levine)** Clarifies an insured's right to collect the full replacement cost of their home in the event of a total loss, whether they decide to rebuild, replace at another location or purchase an already built home at a new location.

**AB 1875 (Wood)** -Requires an insurer who does not provide at least 50 percent extended replacement cost coverage to help direct the consumer to an insurer that does.

**AB 1923 (Limón)** Codifies the consolidated debris removal program, requiring insurers to participate after a declared disaster once property owner consents.

**AB 2594 (Friedman)** Extends a consumer's right to sue their insurer following a declared disaster from 12 months to 24 months.

**AB 2611 (Oberholte)** Establishes a consumer appeal process following an insurance company's determination made pursuant to a wildfire risk model.