



# 2020 Wildfires

## Restoring a Wildfire Damaged Standing Home

Roadmap to Recovery™ Workshop

Zoom Webinar

April 14, 2021

# About United Policyholders (UP)

- Reputable, established 501(c)3 not-for-profit charitable organization, Platinum Guide Star rating
- A trusted information resource and respected voice for insurance consumers in all 50 states
- 30 year track record and expertise in disaster recovery
- Not for profit...not for sale
- Funded by donations and grants

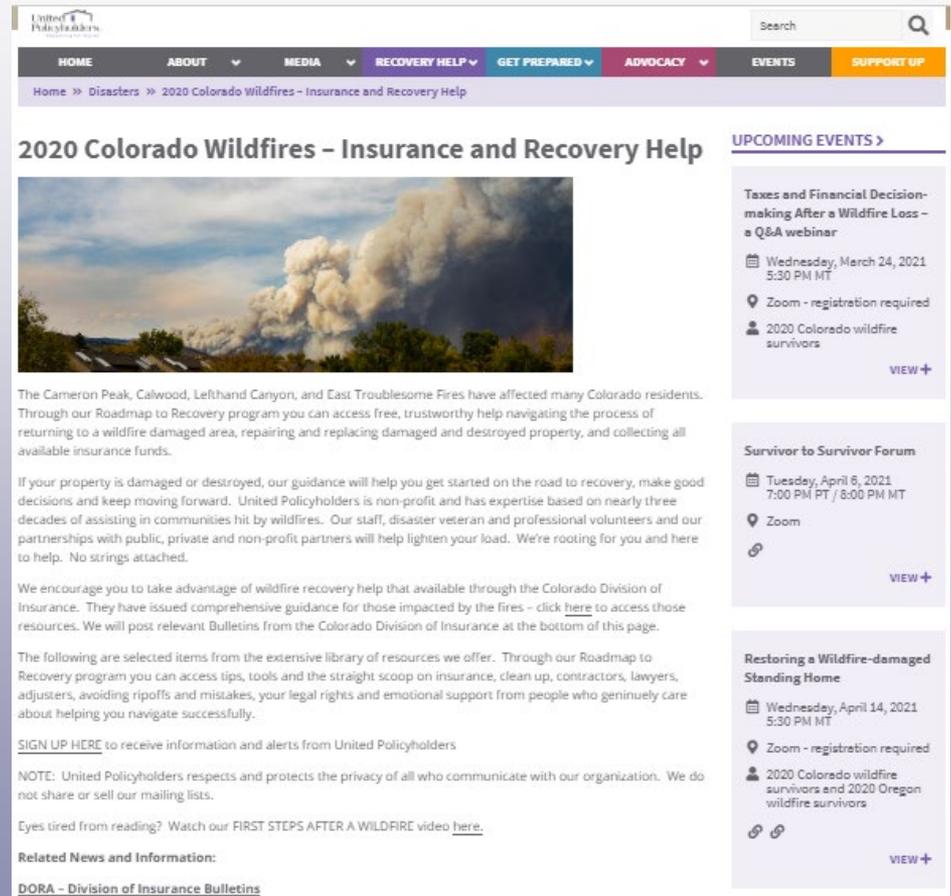
# Team UP

- Professional staff
- Government and nonprofit partners
- Volunteers
  - Survivor to Survivor - previous catastrophic loss survivors paying it forward
  - Consumer oriented professionals
    - Damage and repair/rebuild cost estimators
    - Lawyers
    - Public Adjusters
    - Tax and Financial Planning experts
    - Construction and Real Estate professionals

# Your Colorado Wildfire Help Library

## [www.uphelp.org/colorado](http://www.uphelp.org/colorado)

- Colorado Specific Resources with Step by Step Guidance
- One Click Links to Sign UP for Events And Email Notifications
- Links to Pro-consumer Professional Help  
[www.uphelp.org/findhelp](http://www.uphelp.org/findhelp)
- Sample Letters & Claim Forms  
[www.uphelp.org/samples](http://www.uphelp.org/samples)
- Survivors Speak Tips  
[www.uphelp.org/survivorsspeak](http://www.uphelp.org/survivorsspeak)
- Upcoming Workshops And Resources [www.uphelp.org/r2r](http://www.uphelp.org/r2r)

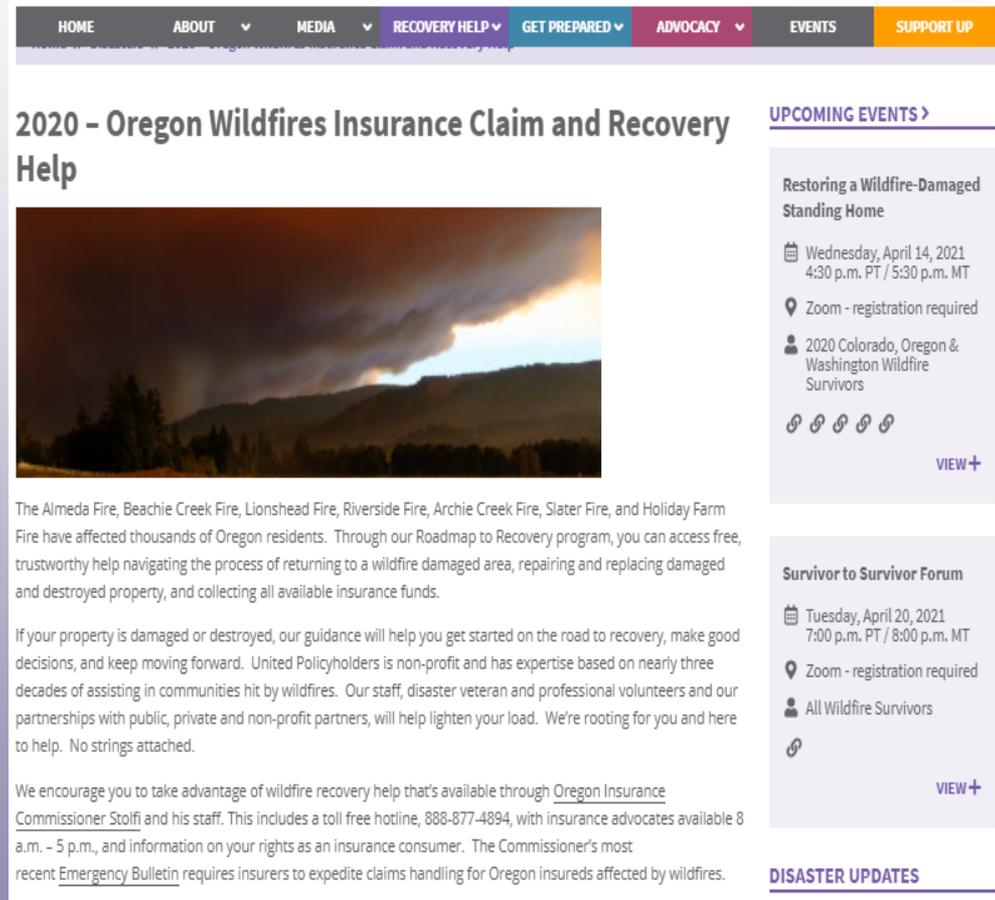


The screenshot shows the United Policyholders website page for "2020 Colorado Wildfires - Insurance and Recovery Help". The page features a navigation bar with links for HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, EVENTS, and SUPPORT UP. A search bar is located in the top right corner. The main content area includes a large image of a wildfire, followed by text explaining the impact of the Cameron Peak, Calwood, Lefthand Canyon, and East Troublesome Fires. It provides information on the Roadmap to Recovery program, which offers free, trustworthy help for navigating the recovery process. The page also mentions that United Policyholders is a non-profit organization with expertise based on nearly three decades of assisting in communities hit by wildfires. A section titled "SIGN UP HERE" offers information and alerts from United Policyholders. A note states that United Policyholders respects and protects the privacy of all who communicate with the organization. A link is provided for a video titled "FIRST STEPS AFTER A WILDFIRE". The page concludes with a "Related News and Information" section, listing "DORA - Division of Insurance Bulletins". On the right side, there is a sidebar titled "UPCOMING EVENTS" with two events listed: "Taxes and Financial Decision-making After a Wildfire Loss - a Q&A webinar" on Wednesday, March 24, 2021, and "Survivor to Survivor Forum" on Tuesday, April 6, 2021. Both events are held via Zoom and require registration.

# Your Oregon Wildfire Help Library

## [www.uphelp.org/ORwildfires](http://www.uphelp.org/ORwildfires)

- Oregon Specific Resources with Step by Step Guidance
- One Click Links to Sign UP for Events And Email Notifications
- Links to Pro-consumer Professional Help  
[www.uphelp.org/findhelp](http://www.uphelp.org/findhelp)
- Sample Letters & Claim Forms  
[www.uphelp.org/samples](http://www.uphelp.org/samples)
- Survivors Speak Tips  
[www.uphelp.org/survivorsspeak](http://www.uphelp.org/survivorsspeak)
- Upcoming Workshops And Resources [www.uphelp.org/r2r](http://www.uphelp.org/r2r)



HOME ABOUT MEDIA RECOVERY HELP GET PREPARED ADVOCACY EVENTS SUPPORT UP

### 2020 - Oregon Wildfires Insurance Claim and Recovery Help



The Almeda Fire, Beachie Creek Fire, Lionshead Fire, Riverside Fire, Archie Creek Fire, Slater Fire, and Holiday Farm Fire have affected thousands of Oregon residents. Through our Roadmap to Recovery program, you can access free, trustworthy help navigating the process of returning to a wildfire damaged area, repairing and replacing damaged and destroyed property, and collecting all available insurance funds.

If your property is damaged or destroyed, our guidance will help you get started on the road to recovery, make good decisions, and keep moving forward. United Policyholders is non-profit and has expertise based on nearly three decades of assisting in communities hit by wildfires. Our staff, disaster veteran and professional volunteers and our partnerships with public, private and non-profit partners, will help lighten your load. We're rooting for you and here to help. No strings attached.

We encourage you to take advantage of wildfire recovery help that's available through Oregon Insurance Commissioner Stolfi and his staff. This includes a toll free hotline, 888-877-4894, with insurance advocates available 8 a.m. - 5 p.m., and information on your rights as an insurance consumer. The Commissioner's most recent [Emergency Bulletin](#) requires insurers to expedite claims handling for Oregon insureds affected by wildfires.

#### UPCOMING EVENTS >

**Restoring a Wildfire-Damaged Standing Home**

📅 Wednesday, April 14, 2021  
4:30 p.m. PT / 5:30 p.m. MT

📍 Zoom - registration required

👤 2020 Colorado, Oregon & Washington Wildfire Survivors

🔗 🔗 🔗 🔗 🔗

[VIEW +](#)

**Survivor to Survivor Forum**

📅 Tuesday, April 20, 2021  
7:00 p.m. PT / 8:00 p.m. MT

📍 Zoom - registration required

👤 All Wildfire Survivors

🔗

[VIEW +](#)

#### DISASTER UPDATES

# Your Washington Wildfire Help Library

## [www.uphelp.org/WAwildfires](http://www.uphelp.org/WAwildfires)

- Washington Specific Resources with Step by Step Guidance
- One Click Links to Sign UP for Events And Email Notifications
- Links to Pro-consumer Professional Help  
[www.uphelp.org/findhelp](http://www.uphelp.org/findhelp)
- Sample Letters & Claim Forms  
[www.uphelp.org/samples](http://www.uphelp.org/samples)
- Survivors Speak Tips  
[www.uphelp.org/survivorsspeak](http://www.uphelp.org/survivorsspeak)
- Upcoming Workshops And Resources [www.uphelp.org/r2r](http://www.uphelp.org/r2r)

### DISASTER RECOVERY HELP

Home » Disasters » 2020 Washington Wildfires - Insurance Claim and Recovery Help

## 2020 Washington Wildfires - Insurance Claim and Recovery Help



Through our [Roadmap to Recovery](#) program you can access free, trustworthy help navigating the process of returning to a wildfire damaged area, repairing and replacing damaged and destroyed property, and collecting all available insurance funds.

If your property is damaged or destroyed, our guidance will help you get started on the road to recovery, make good decisions and keep moving forward. United Policyholders is non-profit and has expertise based on nearly three decades of assisting in communities hit by wildfires. Our staff, disaster veteran and professional volunteers and our partnerships with public, private and non-profit partners will help lighten your load. We're rooting for you and here to help. No strings attached.

We encourage you to take advantage of wildfire recovery help that's available through the Washington State Insurance Commission. This includes a toll-free hotline, 800-562-6900.

#### UPCOMING EVENTS >

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👤 All Wildfire Survivors

🔗

VIEW+

# The Fine Print

- This workshop is intended to be general guidance only, not legal advice
- If you have a specific legal question, we recommend you consult an experienced attorney
- We do not endorse or warrant any of the sponsors or the speakers at our workshops
- We are not creating a professional/client relationship with any individual

# Sandra Watts, Project Coordinator



- **Project Coordinator and Instructor, Roadmap to Recovery Programs™**
- **30+ years experience in Insurance claims and claims management**
- **Appointed Member, CA DOI Curriculum Board**
- **IICRC Certified Fire & Smoke (FSRT) and Water Restoration Technician (WRT)**
- **CPIA - Certified Property Insurance Appraiser**
- **CPIU - Certified Property Insurance Umpire**

# Kerri Waite, Colorado Coordinator

- **2012 Waldo Canyon Fire Survivor**
- **2013, 2015 and 2020 Roadmap to Recovery Programs™**
- **Roadmap to Preparedness Programs™ in 13 counties**
- **Contributing Author of Survivors Speak, Ask and Expert, Tip or the Month, R2R, Partial Loss Library**
- **Recipient of The MSCA “Good Neighbor Award” and El Paso County Contribution Certificate**
- **Bachelors of Science in Business Admin and Mgt from UNO**



# Today's Topics

- What Kind of Help and How to Choose?
- Heat and Fire Suppression Damages
- Smoke and Residue Damages
- Evaluation of Damages
- To Test Or Not To Test?
- Equipment and Protocols
- Know Your Rights
- Common Coverage Disputes / Pushbacks

# My Story – Been Here Done This

- 8 years ago, the Waldo Canyon wildfire blew into my neighborhood
- We thought we were the “lucky ones”
- The “total losses” get the attention
- We were anxious to get back into our homes until we did
- Your insurance policy (and adjusters) are the vehicle you must drive to get back to a restored home and life
- We are here to give you hope and empower you to restore your homes

# Where There Is Fire, There Is Smoke



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# When to move back in?

- **Try Not To Move Back In** until the remediation is complete:
  - ALE approvals are difficult once you are back home
  - Unseen residues from what burned can harm your health
  - It is difficult to live in the midst of your remediation
  - Insurers may be more engaged to get you back home
- **No One Knows Your Home Or Your Health Like You Do**

# Breaking down ALE language

When a **Loss Insured** (FIRE!)



Causes the **residence premises** (your house)



To become uninhabitable (unfit to live in)



If this is met, you will be owed ALE under most policies.



(Some policies say that it has to be **YOUR** property damaged – others don't!)

# What makes a home uninhabitable?

- If you, or a family member, are vulnerable to smoke/mold, then the "threshold" to meet is lower (age, chronic condition)
- Get a letter from your doctor, if necessary
- If they deny ALE or remediation, ask your adjuster to show you the thresholds and how determined (get the answer in writing)
- Smoke particulates are known to contain toxins than impact materials, finishes, and health
- Wildfire smoke and fire suppression can contain or release other dangers such as lead, asbestos, and mold
- <https://uphelp.org/wp-content/uploads/2021/04/Updated-Bulletin-202-Wildfire-Glossary-September-2020.pdf>
- <https://scripps.ucsd.edu/news/fine-particulate-matter-wildfire-smoke-more-harmful-pollution-other-sources>

# Do I want/need expert, professional help?

- Complex claims often with many trades involved
- Time limits within each policy for submitting claim documentation can be difficult to meet
- No clear universal “standards” for qualifying or quantifying smoke residue damages
- Remediation methods vary widely
- Hidden or “latent” damages should be thoroughly evaluated and properly documented by industry professionals
- “Captive” experts hired and paid by the insurer are not independent and may have a very limited scope of work
- There is limited regulatory help for partial loss survivors
- Balance time availability and quality of life with costs

# What kind of expert is best?

A Certified Independent Restoration Company or Public Adjuster can help manage the overall restoration pulling in other contractors, or you can contract out the various aspects:

- Electronics / Artwork / Appliances / Mechanical Systems / HVAC – Ductwork
    - ✓ Electrical-Mechanical Engineer or Specialty Contractor
  - Carpet / Painted Surfaces / Soft Goods / Furnishings / Clothing Restoration Specialists
    - ✓ Textile Specialist or Restoration Contractor
  - Roof / Windows / Siding / Stucco / Gutters / Foundations / Insulation / Concrete
    - ✓ Structural Engineer or Specialty Contractor
- <https://uphelp.org/wp-content/uploads/2020/10/Thermal-Damage.pdf>

# Questions to ask contractors / experts

- Detailed estimate and schedule? Certified?
- Full time site supervision / weekly meetings?
- Bonded, insured, licensed, permits? (show me)
- How many jobs at once? How much for insurer?
- Sample contract / payment schedule?
- Site security / property handling plans?
- Penalties for failing to meet deadlines?
- <https://uphelp.org/claim-guidance-publications/questions-to-ask-a-repair-rebuilding-contractor/>
- <https://uphelp.org/claim-guidance-publications/survivors-speak-working-with-your-contractor/>

# Making your case

- **You choose the testing and testers**
- **Pay them yourself** and get reimbursed from insurer to help ensure they are not “captive”
- Try to get Insurer approval of payment in advance
- **Make clear requests in writing** – use language from policy and statutes
- Go up the chain of command in writing
- File a formal complaint with the DOI / Insurance Com
- **Back up your requests with documentation** of your damage and/or that the inspectors were not qualified or were biased

# Who manages the restoration?

- You and/or Mediation Company or Contractor Acting as a “General Contractor”
- Overhead and Profit – 3 or more trades - \$%
- Preferred Contractor - Who Prefers Them?
- Does your contractor share your goals? Ask!
- Make sure YOU remain in control!
- Always double check references, licensing, and certifications before signing any contract

# Contents pack “out” of “cleaned” furniture into uncleaned garage?



# Extreme wildfire heat behavior

There are three types of heat generated from Wildfire:

**Convection:** transfer of heat by the physical movement of hot masses of air. As air is heated, it rises and expands (as do all objects)

**Conduction:** transfer of heat within the material itself. Most metals are good heat conductors (heat transferred through steel beams to foundation can cause damage)

**Radiation:** as the fire front gets closer, the amount of radiant heat received is increased

Wildfire heat is erratic and can create its own weather/wind events as well as increased pressures. Damages from heat can vary by elevation and weather

# Potential damage from extreme heat

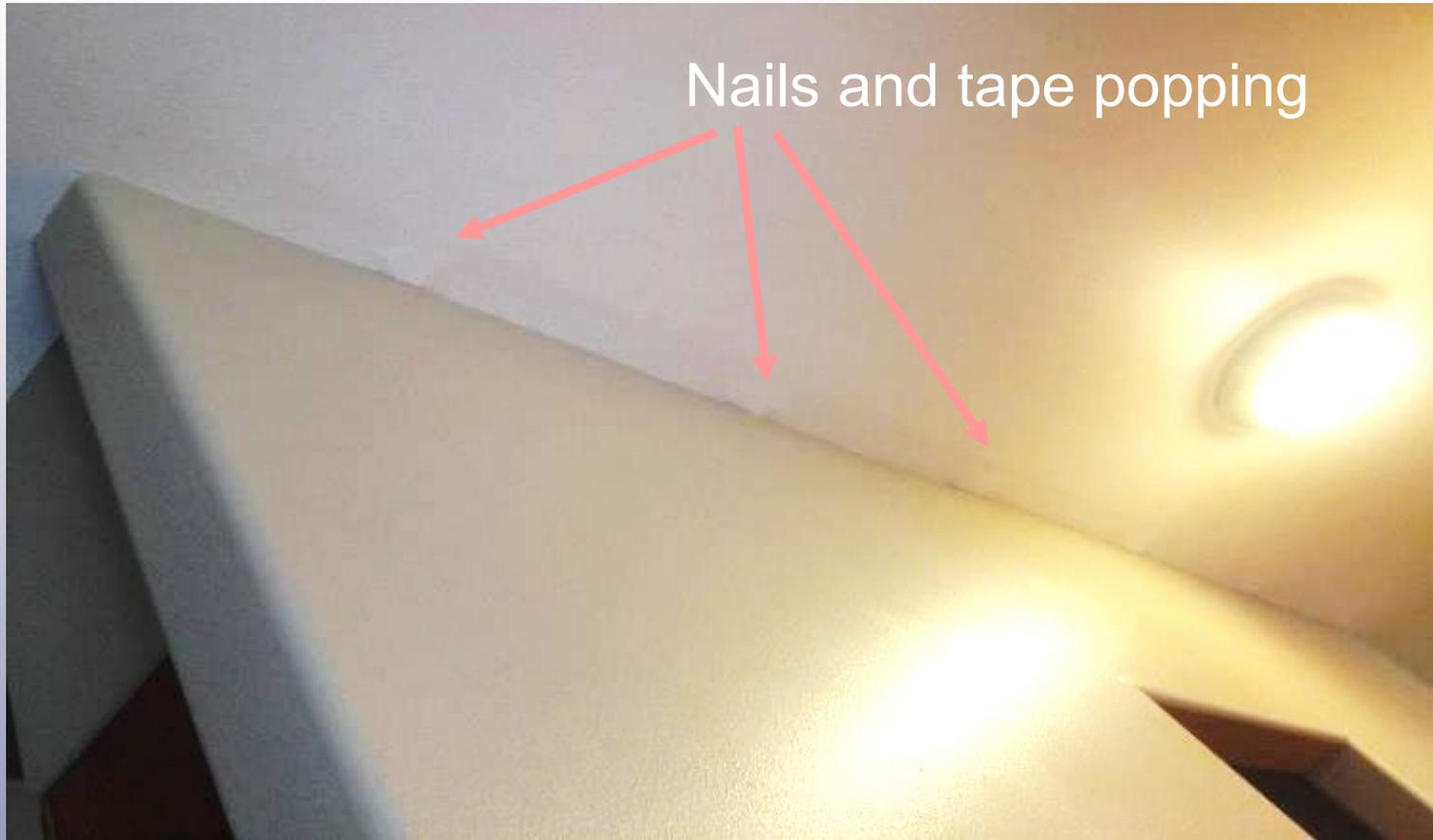
## External Damages:

- stucco
- siding
- roof
- driveways
- sprinklers
- underlayment
- windows
- wood
- decking
- utilities
- paint
- gutters
- walkways
- HVAC units

## Internal Damages:

- HVAC ducts
- foundations
- subfloors
- electrical
- framing
- paint/walls
- drywall
- insulation
- flooring

# Thermal drywall damage?



The changes in the humidity and temperature which impacted the interior drywall started as a result of the fire causing extreme heat inside the residence and the resulting drop in humidity. As the temperature and humidity changed after the wildfire, the building elements responded to the changes which resulted in the tape buckling at the wall ceiling locations.

# Sample language from structural engineer's report

#1 It is often necessary to ask for further clarification from the expert to address pushback from the insurer. Be clear that you are only asking for the facts and findings to be documented.

There are a couple of items in the report which should be clarified to improve the intent of the report.

The changes in the humidity and temperature which impacted the interior drywall started as a result of the fire causing extreme heat inside the residence and the resulting drop in humidity. As the temperature and humidity changed after the wildfire, the building elements responded to the changes which resulted in the tape buckling at the wall ceiling locations.

The operable windows and transom lights of the windows on all floors exhibit damage to the glazing seals and gaskets. The Oldach windows are no longer manufactured which may impact the ability to obtain parts for replacing the gaskets and seals. If the windows have to be replaced, there will be a whole different set of issues to be considered.

Finally, the metal gutters which have deformed as a result of the heat will not return to their pre fire condition and will impact the life expectancy of the gutter system.

The above items are intended as clarifications of the report and do not change the intent of the report. Should you have any questions, please don't hesitate to contact our office.

Sincerely,

Clarification

Drywall

Windows

Metal-gutters

# Sample language from window retailer

It is a good idea to help the contractor understand the need for specific language to document damages from heat and whether repair is a reasonable option or replacement is needed in order to restore them to pre-loss condition

THE INSULATED UNITS CAN BE REGLAZED BECAUSE OF NO DAMAGE TO FRAMES, ALL OTHER WINDOWS HAD THE WEEP HOLES MELTED OUT AND THERE IS NO AVAILABILITY FOR REPLACEMENT OF THESE PARTS. ALLOWING AIR,BUGS AND RAIN TO BLOW IN. ALSO ALL SEAM SEALER HAS MELTED OUT, ALLOWING DAYLIGHT TO SHOW THROUGH ON ALL CORNERS, AND THE WEATHERSTRIPPING HAS DRIED OUT.

 Clarification

 Drywall

 Windows

 Metal-gutters

# Closed windows - failed seals

Evidenced by large soot and char on sill and all around window – be sure to take pictures/video BEFORE cleaning



# Masonite painted siding after power washing

Insurer first approved power wash only. Once complete, they were pushed to approve sealing and painting due to staining from heat and smoke residues.



# Sample language from structural engineer's report

## #2 Thermal damage can be complex and require structural engineering evaluation and reporting

Based on visual observations, the temperatures on the exterior of the residence were high enough to effect materials composed of vinyl and plastics but not hot enough to compromise concrete or stucco. Materials which have a high coefficient of expansion, such as exposed metals, would be susceptible to deformation because of thermal expansion beyond normal limits. The seals and gaskets in the wood frame windows have been compromised as a result of the heat.

The general structural condition of the residence does not appear to have been impacted by the wildfire. The main issue is the failure of the window seals and gaskets which will impact the thermal performance of the building envelope. The seals and gaskets should be replaced on all operable windows and the transom lights on the main floor. The enclosed assessment discusses the issues in more detail.

Should you have any questions, please don't hesitate to contact our office.

Sincerely,  


 Clarification

 Drywall

 Windows

 Metal-gutters

# Potential damages from Fire Suppression and Power Outages

“Direct” damages resulting from the fire / peril (would not happen but for the covered event)

- Weight of fire engines on driveways
- High pressure hoses cause spalling of stucco, concrete
- High volume water walls cause foundation movement
- High pressure hoses forcing water into home causing water damage and subsequent mold
- Cleaning / pressure washing can cause secondary damage such as peeling paint, staining, damaged fabrics
- Fire retardant drops create pollutants and staining

# Who is qualified to inspect for heat and fire suppression damage?

- You, the homeowner (take pictures and videos)
- A qualified, experienced general contractor
- A structural and/or materials forensic engineer
- A roofing, window, decking, appliance, electrical contractor or manufacturer
- An experienced and ethical claims adjuster can find evidence of damage, but is not qualified to deny damage demonstrated by a reputable contractor

Note: Call or write manufacturers and request warranty limits and specifications of heat tolerances for materials, windows, decking, electronics

# Who warrants the work?

- Most insurers do not guarantee contractor work (even if it's a “preferred contractor”)
- No “legal” relationship between insurer and contractor
- Be sure they have Contractor Liability Insurance / Workers Comp / Lien Waivers and are Bonded
- Get all warranties and guarantees in writing
- **REMEMBER: YOU are entitled to the contractor of your choice**, within usual and customary costs

# Deep, Deep Breath



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# Let's talk about SMOKE

SMOKE: The airborne solid and liquid particulates and gases produced when a material undergoes partial combustion

# Components of Smoke

**Gases** - Invisible vapors contained within smoke. Many of these are highly toxic. However, once smoke clears, most of these gases cease to be a problem

**Aerosols** – Finely divided particulate matter and liquid droplets dispersed within smoke that settles on horizontal surfaces, and often causes pockets of odors.

# Wildfire smoke

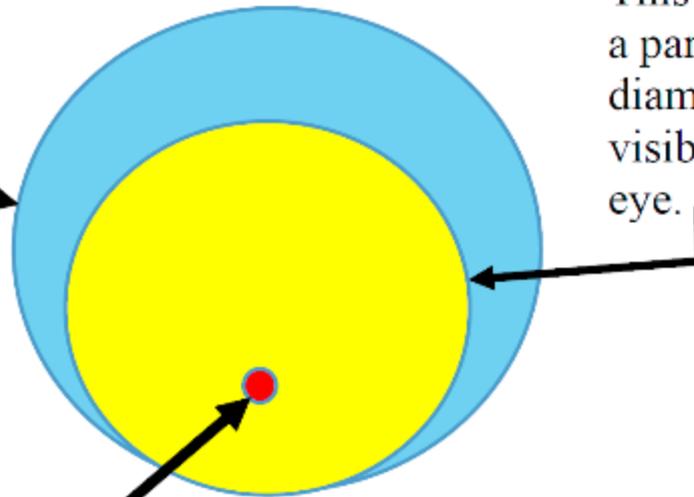
## SMOKE PARTICULATES

The average size of most combustion smoke particulates, in a fire, range between .1-4 microns (1 micron = 1 thousandth of 1 millimeter; 1 millionth of 1 meter; or 1/25<sup>th</sup> of an inch). Micron symbol is -  $\mu$ .

This circle represents a cross section of a human hair average size of 75 $\mu$ .

This circle represents a particle 50 $\mu$  in diameter, smallest visible by the human eye.

This dot represents a 1.0 $\mu$  diameter particulate.



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# Particulate matter

- SMOKE: Incomplete combustion of carbon-based materials burned in wildfires, characterized by very small particle size
- CHAR: Particles generally larger than 1 micron, that retain the characteristics of the burned material.
- ASH: The residue left after complete combustion
- SOOT: Fine black particles – mainly carbon –plus residual gas particles resulting from incomplete combustion. Can be acidic/damaging

# What's the difference?

- Residual smoke particles are often often *invisible* to the naked eye.
- The main difference between ash and char is that ash may not preserve any of the original characteristics of the substance burned and it may have a higher concentration of inorganic components due to the complete consumption of some of the organic matter.
- Composition depends upon materials burned

# What else is in there?

- Smoke residue is what remains after the smoke dissipates, and the particles settle on surfaces.
- Combustion releases small molecular-weight polycyclic aromatic hydrocarbons (PAHs), volatile organic compounds (VOCs), and various chemicals such as benzene and aldehydes. The composition of soot varies depending on the hydrocarbons being burnt.

(Patrick Moffitt, Wildfire Glossary of Terms and Definitions © )

# Why does this matter?

- Knowledge -> proper restoration of home
- Informed conversations with professionals
- Important to know that you can't necessarily SEE all the damage
- Trend toward insurers using visibility as threshold for measuring damage
- Worker safety – long term exposure
- Varying degrees of sensitivity of occupants

# Okay, so now what?

## **Set your objective: To restore your home to its pre-loss condition**

- Obtain a comprehensive and detailed evaluation of all damages
- Evaluation by **QUALIFIED, independent professionals**
- Includes both SCOPE (what?) and ESTIMATE (how much?)
- Insurance adjuster estimate
- Restoration company estimates

# Who is qualified to evaluate smoke damages?

- You, the homeowner, can show adjusters, testers and remediators the affected areas
- Your insurance adjuster CAN confirm that there is sufficient smoke residue present to authorize professional remediation
- **Your adjuster CAN NOT determine that there is no damage, and remediation is NOT needed**
- Certified (IICRC) Remediation Technicians
- Certified Industrial Hygienists
- Indoor Air Quality Professionals And Testers

# Refrigerator Coils Covered in Particulates

These particulates will cause sensitive circuit boards and coils to fail over time prematurely. These appliances cannot be cleaned, but should be replaced to indemnity to pre-loss.



# When do I *NEED* testing for smoke damages?

- Your (non-qualified/certified) adjuster declares that your home is “perfectly safe”, habitable and requires only “standard cleaning” but you have a reasonable belief that it may contain smoke residues
- A family member, occupant, has a medical condition that makes you particularly vulnerable to exposure to smoke particulates
- You want/need post-remediation peace-of-mind or clearance (due to medical issues)
- Your home is in the red zone from a wildfire

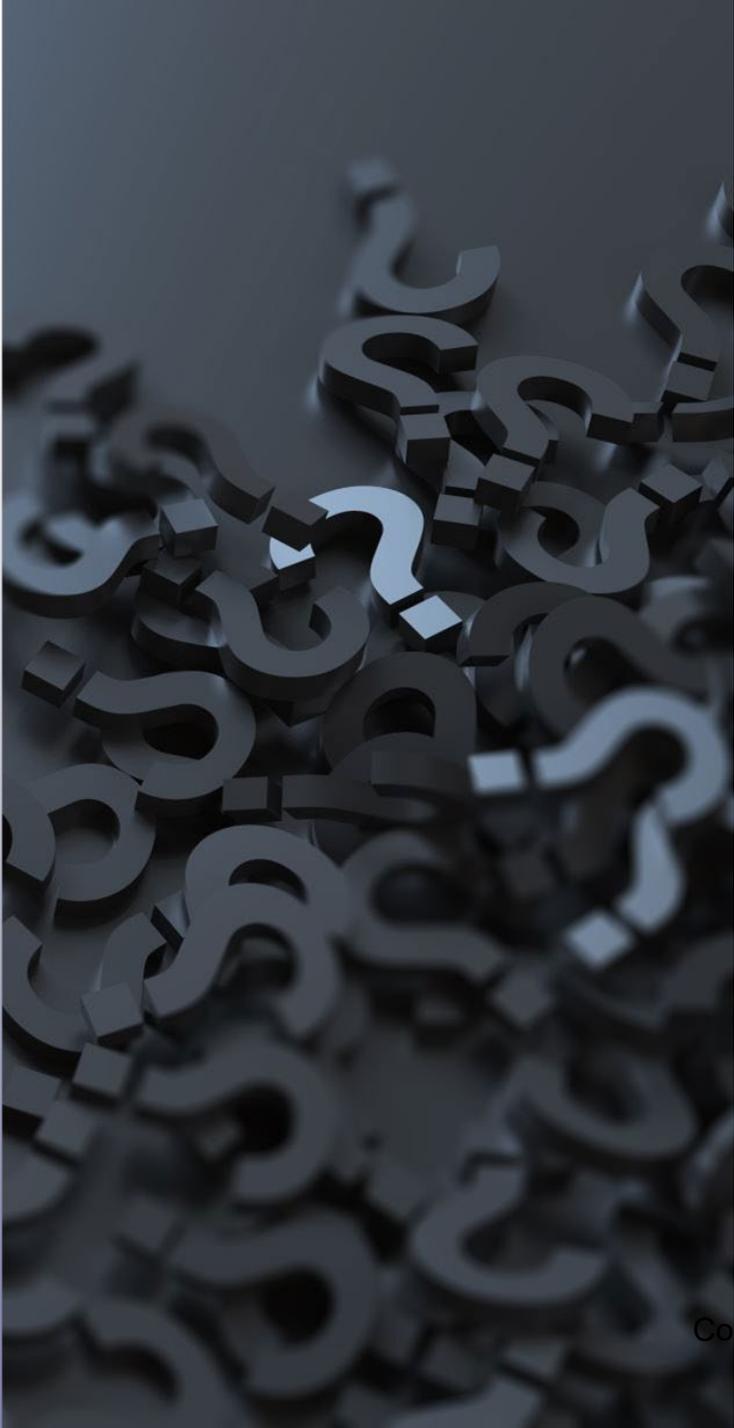
# WHO should do testing?

- Certified Industrial Hygienist
  - Most qualified
  - Generally most expensive (~\$2,500-\$10,000)
- Indoor Air Quality Professional
  - Experienced professional/certifications vary
  - Solid testing protocols & chain of custody
  - Usually more cost effective (~\$600 - \$3,000)
- Certified Remediation Professional
  - Can often provide enough to trigger coverage
  - Often free, or low hourly \$



# Commonly overlooked areas to test

- Indoor air quality
- Ducts (Was A/C Or heater on or off?)
- Attics and crawlspaces
- Ceiling nooks
- Insulation (sponge)
- Underlayment, sheathing
- Subfloors
- Wall cavities



# What/why do findings matter?

Can provide documentation to insurance company showing you have damage

Knowing what possible contaminants are present in the structure will assist restoration professions in choosing the proper types of filtration and cleaning products needed for proper and complete remediation.

# Testing methods matter

- Visual assessment and smell
- Soot, char and ash dust wiping (sponges/swabs)
- Tape Lift sampling
- Bulk air sampling (usually just for carbon)
- Micro air sampling (soft goods, carpet, upholstery, bedding)
- Testing for Aldehydes in air and vac samples
- Chain of Custody procedures

# Sample reports

- WIDE variation in reporting styles
- Depth and detail depends upon extent of damage/concern about health hazards
- Chain of custody should be documented for all samples
- Laboratory testing should be done by independent lab not associated w/tester
- Results should be quantified, not pass/fail

# Expert using “Chain of Custody” methods



# Sample reports

## **3.1 Soot/Char/Ash Dust Wipe, Air or Bulk Sampling**

Representative samples of suspected soot-like particulates were collected by wiping the identified areas (minimum 2 in<sup>2</sup>) with 70% isopropyl alcohol swabs and/or collecting bulk samples of materials which were then enclosed in sterile casing with gassed VI-Pak capable of stopping evaporation. Air samples may also be collected using a high- volume pump connected via tygon tubing to a Phase Contrast Microscopy (PCM) cassette with a minimum of 900 liters of air pulled for the evaluation of soot/char/ash.

Following the field activities, the collected samples were submitted to the following independent and accredited laboratory for ASTM D6602-13 RLM/PLM (Reflected Light Microscopy/Polarized Light Microscopy) analysis:

- EMSL Analytical, Inc.- 7916 Convoy Court, San Diego, California 92111

Along with the COC, the laboratory was sent twelve (12) tape-lift and three (3) micro-vac surface tape-lift samples which were received and analyzed.

**\*\*See Appendix Section for Laboratory Data.**

Sample #	Location	Area	Char%	Fugitive Dust Opaque Particles (Soot / Black Carbon)	Total % of Char / Fugitive Dust	Acceptable Yes / No
<b>TL-01</b>	<b>Exterior – Southeast</b>	<b>Window Track</b>	<b>10%</b>	<b>5%</b>	<b>15%</b>	<b>No</b>
<b>TL-02</b>	<b>Exterior – Southeast</b>	<b>Kitchen Window Track</b>	<b>8%</b>	<b>2%</b>	<b>10%</b>	<b>No</b>
TL-03	Living Room	Fireplace Wall	ND	<1%	<1%	Yes
TL-04	Kitchen	Countertop	ND	2%	2%	Yes
<b>TL-05</b>	<b>Living Room</b>	<b>Sliding Door Track</b>	<b>8%</b>	<b>3%</b>	<b>11%</b>	<b>No</b>
<b>TL-06</b>	<b>Upstairs Bathroom</b>	<b>Windowsill</b>	<b>10%</b>	<b>5%</b>	<b>15%</b>	<b>No</b>
<b>TL-07</b>	<b>Upstairs Bathroom</b>	<b>Bathtub</b>	<b>15%</b>	<b>10%</b>	<b>25%</b>	<b>No</b>
<b>TL-08</b>	<b>Master Bedroom</b>	<b>Windowsill</b>	<b>3%</b>	<b>5%</b>	<b>8%</b>	<b>No</b>
TL-09	Bedroom #1	Nightstand	ND	<1%	<1%	Yes
TL-10	Bedroom #2	Desk	ND	2%	2%	Yes
TL-11	Attic	Wood Truss	<1%	2%	2%	Yes

# Standards

- WHAT or WHERE ARE THEY???
- IICRC S700 Standards are pending
- Historical standards have been pulled
- This does not mean that there are NO standards, just no reference @ this time
- Generally greater than 2-5% of smoke, ash, char is recognized as “affected”
- Report should address this, and “background” measurement

# Some red flags

## 7.1.3 ATTIC

1. No recommendations.

## 7.1.4 HVAC SYSTEM

1. No recommendations.

Attics and HVAC (especially if operating @ time of fire) are commonly affected. I would expect a comment on each, and in this case would go back to provider and ask. Do NOT hesitate to call, and ask for explanations for any unclear areas.

# Remediation estimates

- All affected areas identified for remediation
- Terminology and protocols clearly identified
- Adjuster inspection and estimate
- Restoration professionals' inspections and estimates
- Reviewing and reconciling

# Smoke remediation protocol

- Remove any source odors nearby (trees, etc.) if possible
- Remove textiles and soft goods from structure
- Clean structure and contents simultaneously
- Start at ceiling, and work downwards
- Run HEPA filter/air scrubber to capture particles that become airborne
- Dry removal of particulate matter, first
- Wet wiping with general purpose detergent, if necessary
- Ozone, hydroxyl or other thermal odor control
- Sealing of porous surfaces, if odor persists

# Safety matters

Requires respiratory, skin, and eye protection for any individual in the work area. OSHA always requires using appropriate PPE during work hours when real or suspected hazards exist.



When deodorizing with wet fog, thermal fog, hydroxyl or ozone gas, the treated area must be vacated by persons not wearing respiratory protection.

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# Smoke remediation equipment

HEPA (High Efficiency  
Particulate Air Filter)  
Vacuum

First step in smoke  
removal



# Smoke remediation equipment

DRI-EAZ DEFENDAIR 500  
HEPA FILTER – AKA “AIR  
SCRUBBER”

500 CFM = 4 air  
exchanges/hour in a 938 SF  
room (max recommended)  
removes 99.97% of particles  
down to 0.3 microns

Should be used with a  
CARBON pre-filter on smoke  
losses to remove VOC's and  
other airborne smoke  
particulates



# Smoke remediation equipment

## OZONE GENERATORS

Produces O<sub>3</sub> gas that binds with particles, permanently neutralizing odors.

Requires air movement and space to be vacant of people, pets and plants while in use.



# Smoke remediation equipment

## HYDROXYL GENERATOR

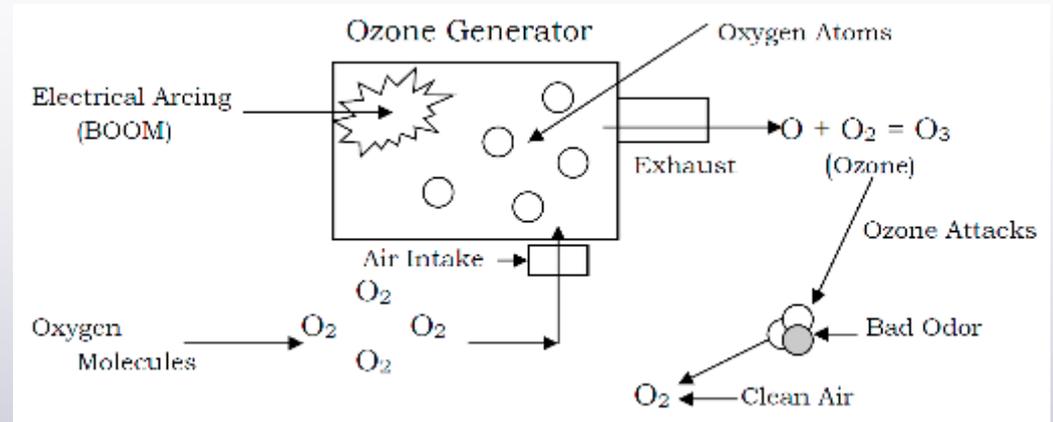
Produce hydroxyl radicals that break apart molecules that cause odors. Actually eliminates /neutralizes the particles, instead of masking the odor.

Generally accepted as SAFEST way to remove airborne byproducts of smoke. Dramatically reduces VOC's in air. Generally covers 1,000 SF.

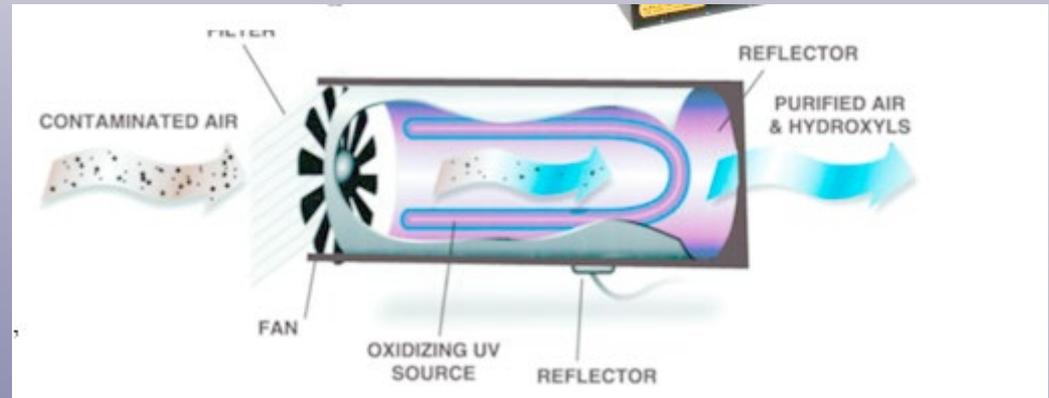


# Hydroxyl vs Ozone

Ozone generates and pushes O<sub>3</sub> out, leaving clean air. Can cause respiratory irritation and discoloration.



Hydroxyl runs air through unit, pushing out clean air + hydroxyls. Generally considered safer.



# Adjuster's estimates

- Should be DETAILED and quantified
- If not, there is NO way to compare it with the remediation professional's estimate
- Do not rely solely upon a “Captive Expert” restoration company or hygienist sent by insurer

# “Lump Sum” estimates

## Category Descriptions:

Category 1: Horizontal surfaces; normal volume of contents

HEPA vacuum visible ash and damp wipe cleaning of all surfaces and contents

HEPA vacuum upholstered furniture, carpet and drapes

Clean kitchen and bathrooms fixtures and counteracts

Clean exterior of contents and surface items (items not in drawers, cabinets, etc.)

Category 2: Everything as described in CAT 1 and to include:

Hand dry cleaning upholstered furniture

Steam cleaning of carpets and rugs

Vacuuming of clothes

Limited wall, ceiling and interior window cleaning

Higher volume of contents

# Detailed estimates



## Kitchen

Height: 10'

363.89 SF Walls	102.38 SF Ceiling
466.26 SF Walls & Ceiling	102.38 SF Floor
11.38 SY Flooring	33.50 LF Floor Perimeter
42.17 LF Ceil. Perimeter	

Missing Wall - Goes to Floor

3' 11" X 6' 8"

Opens into LIVING\_ROOM

Missing Wall - Goes to Floor

4' 9" X 6' 8"

Opens into DINING\_ROOM

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
13. Content Manipulation charge - per hour	2.00 HR	0.00	50.00	0.00	100.00
14. Clean light fixture	1.00 EA	0.00	10.88	0.01	10.89
15. HEPA Vacuuming - Detailed - (PER SF)	568.64 SF	0.00	0.53	0.00	301.38
16. Clean window unit (per side) 10 - 20 SF	1.00 EA	0.00	15.47	0.00	15.47
17. Clean outlet or switch	3.00 EA	0.00	3.56	0.00	10.68
18. Range - gas - Remove & reset	1.00 EA	0.00	165.14	0.00	165.14
19. Refrigerator - Remove & reset	1.00 EA	0.00	49.35	0.00	49.35
20. Clean sink	1.00 EA	0.00	13.34	0.00	13.34
21. Clean sink faucet	1.00 EA	0.00	9.92	0.00	9.92
22. Clean range hood	1.00 EA	0.00	17.38	0.01	17.39
23. Sand and seal wood floor	102.38 SF	0.00	3.86	4.88	400.07
24. Clean floor - wood	102.38 SF	0.00	0.75	0.83	77.62
Totals: Kitchen				5.73	1,171.25

# Compare

## Adjuster



<b>Summary for Dwelling</b>	
Line Item Total	8,423.24
Material Sales Tax	32.62
<b>Replacement Cost Value</b>	<b>\$8,455.86</b>
Less Deductible	(5,000.00)
Less Prior Payment(s)	(976.56)
<b>Net Claim Remaining</b>	<b>\$2,479.30</b>

## Detailed



<b>Summary</b>	
Line Item Total	8,334.81
Material Sales Tax	67.41
<b>Replacement Cost Value</b>	<b>\$8,402.22</b>
Less Deductible	(5,000.00)
<b>Net Claim</b>	<b>\$3,402.22</b>

# What now?

- Review adjuster's estimate for accuracy
- List of questions to ask about estimate
  - How did they get SF without diagram?
  - How can they estimate for ½ HVAC service?
- Ask for itemized, detailed estimates
- Obtain restoration company estimates
- Obtain documents from restoration company regarding cleanability of contents

# Deep, Deep Breath



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# Know your rights

Three primary sources that dictate how your insurance company must behave regarding claim handling:

1. Your State's Insurance Related Code / Statutes (Timelines / Duties)
2. Your State's General Regulatory Codes / Regulations (Bad Faith / Contract Law)
3. The language in your specific policy in force at the time of the loss

# Who decides on the restoration firm?

**Your insurance company cannot require you to have your property repaired by a specific individual or entity**

*Bulletin B-5.4 Summary of § 10-4-120, Colorado Revised Statutes*

**The law prohibits an insurance company or its agent from:**

- **Requiring that appraisals or repairs to the real or personal property be made or not be made by a specific repair business**
- Representing to a claimant that the use of or the failure to use a particular repair business may result in nonpayment or delayed payment
- **Requiring the beneficiary or claimant to travel an unreasonable distance to choose a repair business**
- Misinforming a beneficiary or claimant to induce the use of a particular repair business and
- Requiring a third-party claimant to have repairs done by a particular repair business

# What does the CO law require?

## *Bulletin B-5.4 Summary of § 10-4-120, Colorado Revised Statutes*

### **The law requires an insurance company or its agent to:**

- Inform the beneficiary or claimant that **they may select any repair business of their choosing**
- **Supply the beneficiary or claimant with a copy of the estimate upon which a settlement is based**, when partial losses are settled based on an estimate prepared by or for the insurance company
- Confirm that any estimate prepared by or for the insurer to repair damages that are visible or evident at the time of inspection is adequate to restore the real or personal **property within a reasonable time to its condition before the loss**, in accordance with applicable policy provisions
- Promptly pay the cost of the real or personal property repair less the deductible according to the terms of the insurance **policy at no less than the prevailing competitive market price in the same geographic area** □  
Disclose any ownership interest in, or affiliation with, a recommended repair business

➤ [https://uphelp.org/wp-content/uploads/2021/01/b-5.04\\_notice\\_of\\_the\\_provisions\\_pertaining\\_to\\_the\\_payment\\_of\\_claims\\_for\\_the\\_repair\\_of\\_damaged\\_property.pdf](https://uphelp.org/wp-content/uploads/2021/01/b-5.04_notice_of_the_provisions_pertaining_to_the_payment_of_claims_for_the_repair_of_damaged_property.pdf)

# Oregon and Washington

## What does the policy say?

Most policies contain language stating that you have a right to select your own contractors. Look for that and point it out to the adjuster. If your insurer is pushing you or requiring you to use their “preferred contractor or expert”, push back and ask them to put into writing:

1. Are they going to warrant the work/outcome?
2. How will they guarantee that their expert is fair and impartial?

# Washington State Insurance Commission

[www.insurance.wa.gov/ask-us-insurance-question](http://www.insurance.wa.gov/ask-us-insurance-question)

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**INSURANCE**  
COMMISSIONER  
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**File a complaint or check your complaint status**

Our offices are closed and we have a limited capacity to receive postal mail. Please note that mailed documents may be delayed by several days. If you need to submit documents to us, please fax them to 360-586-2018. Questions? Call us at [1-800-562-6900](tel:1-800-562-6900) or [live chat with us](#).

## File a complaint or check your complaint status

- Call: [1-800-562-6900](tel:1-800-562-6900)
- Online: [www.insurance.wa.gov](http://www.insurance.wa.gov)
- Live Chat: [www.insurance.wa.gov/chat-us](http://www.insurance.wa.gov/chat-us)

# Oregon State Insurance Commission

<https://dfr.oregon.gov/insure/home>



Department of Consumer and Business Services  
Division of Financial Regulation – Consumer Advocacy & Education  
P.O. Box 14480  
350 Winter Street, NE  
Salem, OR 97309-0405  
Telephone: 503-947-7984, toll-free (in state only,) 1-888-877-4894  
Fax: 503-378-4351  
Email: [dfr.insurancehelp@oregon.gov](mailto:dfr.insurancehelp@oregon.gov)  
Website: [dfr.oregon.gov](http://dfr.oregon.gov)

## Consumer Complaint

Required Fields are marked with an asterisk. \*

Date: 04-10-2021

Please Note: Entry of accented characters such as ç, é, á and ñ are not supported in this form.

### Complainant's Information

Are you the insured?

Yes  No

What is your relationship to the insured?

Select One

- Visit: [dfr.oregon.gov](http://www.dfr.oregon.gov/): <http://www.dfr.oregon.gov/>
- File Complaint Online: <https://dfr.oregon.gov/help/complaints-licenses/Pages/file-complaint.aspx>
- Consumer Hotline: 888-877-4894 (toll-free)
- Email: [dfr.insurancehelp@oregon.gov](mailto:dfr.insurancehelp@oregon.gov)

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**COLORADO**  
Department of  
Regulatory Agencies  
Division of Insurance

## Colorado Division Of Insurance

For Free, Personal Assistance With Your Claims  
Or Underinsurance Issues

- Call: [\(303\) 894-7499](tel:3038947499)
- Online:  
[www.doi.colorado.gov](http://www.doi.colorado.gov)
- Email: [dora\\_insurance@state.co.us](mailto:dora_insurance@state.co.us)

**COLORADO**  
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Division of Insurance

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**Welcome to the Colorado Division of Insurance**

# Restoring To **Pre-loss** Condition “Indemnity Policy”

- Inspected - Tested
- Remediated - Cleaned
- Repaired - Replaced - Retested
- Costs Covered By Insurance
- Homeowners Sense Of Security Restored
- Home And Contents Value Restored /  
Policyholder Indemnified

# Resolving Disputes

- Read your contracts before you sign them
- Know who is responsible if you are unhappy with the work and what type of mediation is available
- Are they BBB? Do they belong to a industry group?
- What if the preferred restoration company did shoddy work but still wants to get paid – who pays them and how do you get the insurance company to pay for another vendor?
- When should you get your state's Insurance Department involved?

# Common Coverage Disputes

- Line Of Sight
- Like Kind And Quality
- Matching: Replacing Undamaged Portions In Order To Restore To Uniform Appearance
- Clean vs Replace?
- Payment For Expert Evaluations / Testing
- Full And Fair Evaluation of Damages
- Allegations Of Pre-existing Damages

# Insurer Pushbacks

- We do not cover “air quality” – the air inside is still better than outside just after the fire
- Preexisting wear and tear vs direct damage
- Downplaying health impacts
- Pushing “captive” experts and giving narrow guidance to those experts
- Denying “matching” of different elevations
- Lowballing and refusing to pay “overhead/profit”

# Full and Fair Evaluation

## Looking for Hidden or Latent Damages

- Secondary water damage from fire suppression or power loss (refrigerator/freezer melts out) and resulting floor damage / mold
- Smoke residues absorbed into porous surfaces such as sheetrock, insulation, carpet/pad, upholstered furnishings but not visible
- Corrosive wear over time on finished surfaces from residues such as wooden flooring and blinds
- Damage to electronics over time such as refrigerator coils, circuit boards, timers, fans, computers
- Air quality issues from off gassing within ducts, behind drywall, within insulation (sponge)
- Thermal damage to underlayment of roofing, spalling of concrete, compromised windows and gutters, stucco fracturing

# Stay Connected to Other Disaster Survivors – S2S Forums

- Great Source of Information About:
  - Insurance and Rebuilding
  - Negotiation and Financial Strategies
  - Referrals and Warnings re: professionals
- Important Source of Emotional Support
  - No one else understands your challenges and emotions like another survivor
- Find upcoming Survivor 2 Survivor Forums and register at: <http://www.uphelp.org/r2r>

# Upcoming Roadmap to Recovery™ Events

[www.uphelp.org/events](http://www.uphelp.org/events)

HOME ABOUT MEDIA RECOVERY HELP GET PREPARED ADVOCACY EVENTS SUPPORT UP

### Restoring a Wildfire-Damaged Standing Home

Wednesday, April 14, 2021  
4:30 p.m. PT / 5:30 p.m. MT

Zoom - registration required

2020 Colorado, Oregon & Washington Wildfire Survivors

[🔗](#) [🔗](#)

VIEW +

### Survivor to Survivor Forum

Tuesday, April 20, 2021  
7:00 p.m. PT / 8:00 p.m. MT

Zoom - registration required

All Wildfire Survivors

[🔗](#)

VIEW +

### Roadmap to Recovery Q&A

Wednesday, April 21, 2021  
5:30 p.m. PT

Zoom - registration required

2020 California wildfire survivors

VIEW +

### Collecting Every Dime

Thursday, April 22, 2021  
4:00 p.m. PT

Zoom - registration required

2018/2019 California wildfire survivors

[🔗](#) [🔗](#) [🔗](#) [🔗](#) [🔗](#) [🔗](#)

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### Roadmap to Recovery Q&A

Wednesday, April 28, 2021  
5:30 p.m. MT

Zoom - registration required

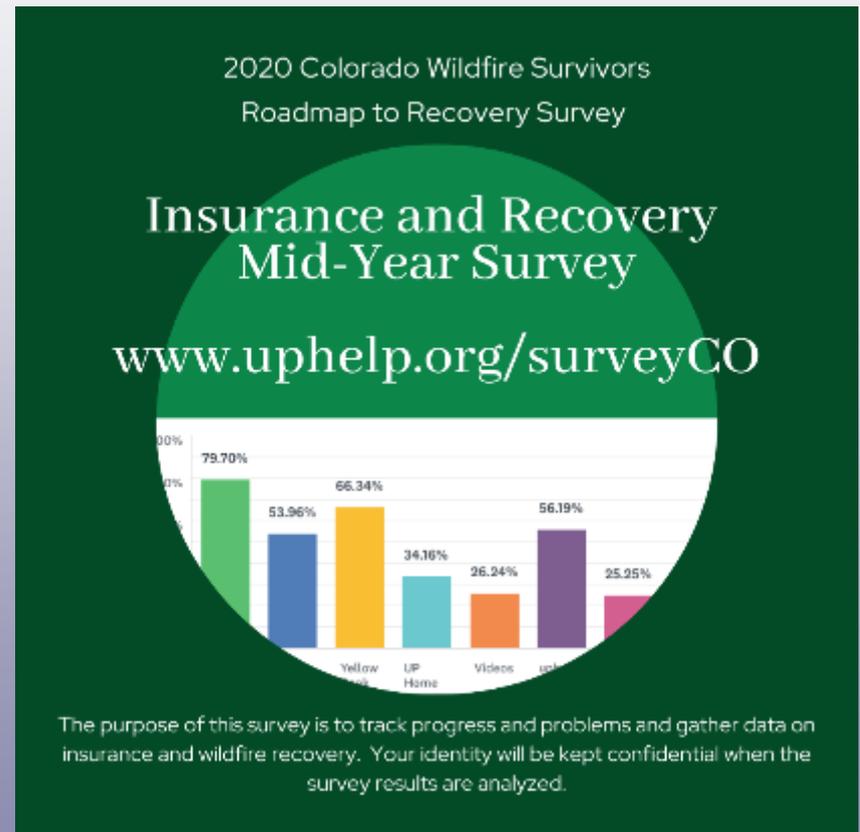
2020 Colorado Wildfire Survivors

[🔗](#)

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# Help Us Pay It Forward Take the Survey Today! [www.uphelp.org/surveyCO](http://www.uphelp.org/surveyCO)

- Anonymous - 1 Per Household
- Provides Valuable Consumer-Driven Data On Recovery for Legislative Efforts
- Helps Guide Long-term Recovery Efforts for Your Community
- Tracks Patterns and Problems with Insurer Claim Adjusting Practices
- Tracks Levels of Underinsurance
- Assists in our Advocacy in Action program with reliable policyholder data
- Your Email will be entered into a drawing to win a \$50 Amazon gift card



# Recent Roadmap to Recovery™ Events

[www.uphelp.org/events](http://www.uphelp.org/events)

## PAST EVENTS

### Pro Bono Insurance Legal Help Clinic

 Wednesday, March 31, 2021  
2:00 p.m. - 5:00 p.m. PT

 Zoom

 2020 Oregon Wildfire Survivors

[VIEW +](#)

### Taxes and Financial Decision-making After a Wildfire Loss – a Q&A webinar

 Thursday, March 25, 2021  
5:30 p.m. PT

 Zoom

 2020 California wildfire survivors



[VIEW +](#)

### Taxes and Financial Decision-making After a Wildfire Loss – a Q&A webinar

 Wednesday, March 24, 2021  
5:30 p.m. MT

 Zoom

 2020 Colorado wildfire survivors

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### Overcoming Insurance and Recovery Obstacles

 Tuesday, March 23, 2021  
6:00 p.m. PT

 Zoom

 2020 Oregon Wildfire Survivors



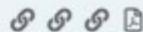
[VIEW +](#)

### How to Survive the Home Insurance Crisis

 Tuesday, March 23, 2021  
4:00 p.m. PT

 Zoom

 California homeowners



[VIEW +](#)

### Taxing Matters for Wildfire-Impacted Households

 Wednesday, March 10, 2021  
4:30 p.m. PT / 5:30 p.m. MT

 Zoom

 All 2020 Wildfire Survivors



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**COMMUNITY  
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**Center for Disaster Philanthropy**

# Thank You Oregon And Washington Funders



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