



Presented in coordination with:

- Eaton Fire Residents United
- Team Palisades
- Palisades Standing Homes

Wildfire Smoke Damage & Your Insurance Rights

Thursday, December 18th, 2025

5:00 pm PT

2024 and 2025 California Wildfires

To download and follow the slide deck: uphelp.org/Dec18

The screenshot shows the United Policyholders website. The top navigation bar includes links for LOG OUT, MY QUESTIONS, ASK AN EXPERT, FORUMS, and a search bar. Below this is a secondary menu with HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, COMMUNITY, EVENTS, and SUPPORT UP. The main content area is titled 'EVENTS' and features a breadcrumb trail: Home » Events » Wildfire Smoke Damage & Your Insurance Rights. The event title is 'Wildfire Smoke Damage & Your Insurance Rights', scheduled for Thursday, December 18, 2025, at 5:00pm PT via Zoom. The event is a Q&A for wildfire-impacted households. A purple 'REGISTER HERE' button is present. A large blue arrow points from the text 'with expert panelists' to a 'RESOURCES' sidebar. The sidebar contains several links, with 'Smoke Damage & Your Insurance Rights Slide Deck' highlighted in a yellow box.

United Policyholders. Empowering the Insured.

LOG OUT MY QUESTIONS ASK AN EXPERT FORUMS Search

HOME ABOUT MEDIA RECOVERY HELP GET PREPARED ADVOCACY COMMUNITY EVENTS SUPPORT UP

EVENTS

Home » Events » Wildfire Smoke Damage & Your Insurance Rights

Wildfire Smoke Damage & Your Insurance Rights

Thursday, December 18, 2025
5:00pm PT

Zoom

Q&A for Wildfire-Impacted Households

[REGISTER HERE](#)

This 90 minute webinar will feature a panel of leading professionals with expertise in testing, remediating, and restoring wildfire smoke damaged homes to safe and habitable pre-loss condition, plus California Insurance Laws and Regulations, Industrial Hygiene protocols and standards, and related topics. The panel will answer pre-submitted questions (see link to form below) and questions curated by our event partners. This webinar is hosted by United Policyholders in collaboration with Eaton Fire Residents United, Team Palisades and Palisades Standing Homes.

RESOURCES

- [Sample Letter Requesting ALE Extension](#)
- [Smoke Damage and Remediation Resources](#)
- [Smoke Damage & Your Insurance Rights Slide Deck](#)

United Policyholders (UP) and the Roadmap to Recovery[®] Program

- UP is a national 501(c)3 not-for-profit organization based in California that is a trusted information resource and respected voice for insurance consumers in all 50 states.
- A 34-year track record and expertise assisting wildfire impacted households and communities through information, tools, resources, events and advocacy work.
- The Roadmap to Recovery program = *Post disaster guidance and services focused on financial, insurance, real estate and construction decision-making and emotional recovery.*
- UP's work is funded by donations and grants, volunteers/*pro bono*. You can't hire us; our services are free but limited.
- Our partners include other non-profits, state and federal agencies and professional and trade associations.

Team UP

- Professional staff
- Government and nonprofit partners
- Volunteers
 - Fired UP Survivors - 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

Our three programs

Roadmap to Recovery[®]

- *Guidance on insurance, restoring assets and getting back home after a catastrophic loss*

Roadmap to Preparedness

- *Helping households and communities reduce risk and be resilient to disasters and adversity*

Advocacy and Action

- *Fighting for insurance consumer rights and protections*

California 2024 and 2025 Wildfire Help Libraries

- Step-by-Step Guidance
- Sample Letters and Claim Forms
www.uphelp.org/samples
- Survivors Speak Tips
www.uphelp.org/survivorsspeak
- Upcoming Workshops and Resources
www.uphelp.org/events
- Links to Pro-consumer Professional Help
www.uphelp.org/findhelp

The image shows two screenshots of the United Policyholders website. The top screenshot displays the main navigation menu with options like HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, COMMUNITY, EVENTS, and SUPPORT UP. A dropdown menu is open under RECOVERY HELP, listing options such as ROADMAP TO RECOVERY, DISASTER RECOVERY HELP, CLAIM GUIDANCE LIBRARY, STATE BY STATE HELP, SAMPLE LETTERS AND CLAIM DOCUMENTS, PROFESSIONAL HELP DIRECTORY, and ASK AN EXPERT. The bottom screenshot shows the 'DISASTER RECOVERY HELP' page, which features two main sections: '2025 California Wildfires – Insurance Claim and Recovery Help' (dated JAN 7, 2025 – ACTIVE) and '2024 California Wildfires – Insurance Claim and Recovery Help' (dated NOV 1, 2024 – ACTIVE). Each section includes a brief description of the resources available for that specific wildfire event.

The Fine Print

- This workshop is intended to be general guidance only, not legal advice
- We don't endorse or warrant any of the sponsors listed at www.uphelp.org or speakers at our workshops
- Our speakers are volunteering their time as educators

The expert panel:

Moderator: Amy Bach, Esq. Executive Director & Co-Founder

Kris Griffith, VP of Operations, Anderson Group Int'l Inc.

Jeanine Humphrey, CFST, IH, M.A.R.S. Environmental

Sandra Moriarty, Resolved S.F.

Dr. Joe Nieusma, PhD, Superior Toxicology & Wellness

Shawn Rau, CIEC, CAC, LRC I/A, ECS Group

Dan Veroff, Esq, Merlin Law Group

Special thanks:

- Jane Lawton Potelle, Eaton Fire Residents United
- Elissa Ashwood, Palisades Standing Homes
- Krista Copelan, Eaton Standing Homes
- Kerri Waite, UP Volunteer
- Dawn Bolstad-Johnson, Kaizen Safety Solutions

What we know

- The 2025 LA wildfires were an urban conflagration (WUI megafire) that generated unprecedented levels of toxic byproducts
- Home insurance is supposed to cover the cost of restoring a home as close as possible to pre-loss condition, subject to policy limits
- Testing before cleaning should be standard protocol and but hasn't been
- In general, the way many insurers have been handling smoke damage claims is outdated and not safe or adequate in light of current scientific/medial knowledge
- Official indoor air quality standards for some of the byproducts of the Eaton and Palisades fires do not yet exist

Reminders:

- **Continue to do your best to be business-like about your insurance claim, understand how your property was damaged and what needs to be done to restore it, identify trustworthy professionals, and go on facts – not rumors**
- **Keep a daily record/diary/journal**
- **Document and track all insurance communications**
- **Save all receipts (scan or photocopy and emails)**
- **Track expenses and \$ matters:**
<https://www.uphelp.org/pubs/insurance-accounting-spreadsheet>
- **Use UP's resources <https://uphelp.org/smokedamage-2/>**
- **Be persistent, get qualified help, don't give up!**

<https://uphelp.org/smokedamage/>

If your home has been exposed to smoke and/or debris from a wildfire, your insurance company should work with you to retain reputable and qualified professionals to do the following:

1. Thoroughly inspect, measure, test and assess the interior and exterior condition of your home, inside and out, including basements, crawl spaces, attics, duct systems (heating, cooling, ventilation), and cavities.
2. Prepare a remediation plan that addresses all inspection and assessment findings.
3. Do all the work that's called out in the plan in a satisfactory and timely manner.
4. Conduct post-cleaning testing to confirm successful remediation/restoration and safe indoor air quality.
5. Several rounds of remediation may be necessary.

Coverage and an insurer's responsibility

- Wildfire debris damage (smoke, ash, char, particulates, etc.) **IS** fire damage, which must be covered per CA Ins. Code 2071.
- If you, or a family member, have respiratory issues or chronic health conditions, proper remediation must address/protect. A medical professional should confirm the condition in writing.
- Your insurer should not cut off your temporary living expense(ALE) benefits and force you to move back into a home that hasn't been properly remediated, but policy deadlines can be a problem.



Home » Claim Guidance »

Español

Sample Letter For Wildfire-Impacted Standing Homeowners Requesting Extension of Additional Living Expense/Loss of Use Policy Benefits

Fire

Sample Letters

Smoke and Extreme Heat



Sample Letter For Wildfire-Impacted Standing Homeowners Requesting Extension of Additional Living Expense/Loss of Use Policy Benefits

NOTE: The sample letter below must be customized to the facts of your individual situation and claim. **All portions that are in brackets or parentheses and/or underlined must be completed or revised and anything in italics should be removed before you send it.** ([PRINT AS PDF](#))

(Date)

(Name of adjuster or highest-ranking ins. co. employee)

(Name of Insurance Co.)

(Address)

Re:

Claim Number: _____

Date of Loss: _____

Name of Insured: _____

<https://uphelp.org/claim-guidance-publications/sample-letter-for-wildfire-impacted-standing-homeowners-requesting-extension-of-additional-living-expense-loss-of-use-policy-benefits/>

Hot spots

- Tests, testing methods and locations
- Soft goods and HVAC ducts – Can they be cleaned or do they need to be replaced?
- Drywall, insulation, hardwood floors
- Destructive testing (extent and locations)
- When does a partial loss become a total loss?

Can I trust my insurer's adjuster/expert?

- Unless an adjuster has special training and credentials, he/she is not qualified to opine as to what happened to your home and contents and what needs to be done to clean, replace, restore.
- Experts hired and paid by the insurer should be independent, qualified and thorough, but they may not be. Your remediation plan should be based on an independent professional assessment by a qualified expert. Many property owners are having to pay out of pocket for that.
- Without proper inspections and testing, opinions as to required scope of cleaning and methods are rarely accurate.

You have the legal right to obtain copies of documents in your claim file

California Insurance Code Section 2071

The insurer shall notify every claimant that they may obtain, upon request, copies of claim-related documents. For purposes of this section, “claim-related documents” means all documents that relate to the evaluation of damages, including, but not limited to, repair and replacement estimates and bids, appraisals, scopes of loss, drawings, plans, reports, third-party findings on the amount of loss, covered damages, and cost of repairs, and all other valuation, measurement, and loss adjustment calculations of the amount of loss, covered damage, and cost of repairs. However, attorney work product and attorney-client privileged documents, and documents that indicate fraud by the insured or that contain medically privileged information, are excluded from the documents an insurer is required to provide pursuant to this section to a claimant. Within 15 calendar days after receiving a request from an insured for claim-related documents, the insurer shall provide the insured with copies of all claim-related documents, except those excluded by this section.

Why does testing matter?



It measures and documents how a wildfire impacted the interior and exterior of a structure and what needs to be remediated

The basis for the remediation/restoration plan

Documentation for you and your insurance company

The ideal order

- **Pre-cleaning inspection and testing**
 - A qualified professional should inspect and test, including for asbestos, and microscopic particles released during a fire
 - Samples should be tested by an independent lab (chain of custody)
 - Homeowner should get a copy of the report
- **Scoping and pricing a remediation and restoration protocol/plan**
 - A qualified expert should scope/design the plan
- **Doing the remediation and restoration**
 - An independent, qualified expert should do the work
- **Post cleaning testing**
 - If toxins remain, additional remediation is needed

Eaton Fire Residents United

www.efru.la



Who We Are & Our Mission

EFRU is a **resident-led group of local homeowners, scientists, and researchers** documenting contamination in **standing homes** impacted by the Eaton Fire in **Altadena, Pasadena, and Sierra Madre**. Our mission is to protect residents and cleanup workers through science-based testing, transparent reporting, and safe remediation practices.

What We Do

We compile **licensed industrial hygienist testing results** into public **[pre-remediation](#) and [post-remediation](#) maps** to inform residents, evaluate remediation effectiveness, and advocate for insurance coverage, public funding, and stronger recovery standards.

What's Mapped

- **Contaminants:** Ash/soot/char, asbestos, lead, all other CAM-17 heavy metals, and lithium
- **Data quality:** reports from 100% licensed professionals, certified labs, & that include a Chain of Custody

Privacy & Participation

- All reports are immediately anonymized removing all personal data before researchers receive the reports.
- We only map locations to the closest cross streets in order to protect identities

Residents with **pre- or post-remediation testing** are encouraged to contribute to help strengthen the case for **comprehensive, funded testing and remediation** across our communities.

Support EFRU: share your IH test at efru.la/share-testing

LA Standing Homes



Krista Copelan

Eaton.fire.surviving.structures@gmail.com

Eaton Standing Homes



Elissa Ashwood

elissa@elissaashwood.com

Palisades Standing Homes

Deep Breath



Copyright 2025. United Policyholders.
All rights reserved.

Pre-cleaning inspections and testing

What is urban “wildfire debris”?

- SMOKE: The airborne solid and liquid particulates and gases produced when a material undergoes partial combustion. Incomplete combustion of carbon-based materials
- 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
- VOCs: Gas in the smoke (Volatile Organic Compounds)

Who should do the testing?

- Ideally, an Industrial Hygienist and/or Indoor Air Quality Professional w/urban wildfire experience
 - Cost depends on square footage of home (wide cost range)
- There are limits on an IH/IAQ pro's ability to test for certain materials (asbestos, lead)

What are the professional designations for people who do post wildfire testing and what are the limits of what they can test for?

What is your designation?

JH, SR

Where to find a qualified independent expert?

- Word of mouth
- Online research
- American Industrial Hygiene Association
 - [aiha.org/consultants-directory](https://www.aiha.org/consultants-directory)
- American Council for Accredited Certification
 - www.acac.org

Which contaminants should be tested for before remediation begins? Where should the samples be collected from and what methods should be used to collect them?

Q: What does a “thorough inspection” include?

A: A thorough inspection must cover the following areas:

- **Roof:** Your roof should be inspected for damage from burning embers. If heat was extreme, the roof structure may be compromised. Wood under the roofing material may be water stained and moldy. A roofing expert can verify damage.
- **Structural Steel, Iron:** Steel and iron structures may transfer heat and destabilize a foundation or retaining wall.
- **Stucco, Siding and Concrete:** Stucco may spall and crack due to dehydration and baking. Siding may melt after exposure to heat and mold may be present underneath. Heat may also damage an anchored foundation or footing and may require testing as well as concrete core sampling. Structural engineers may do x-ray testing and other miscellaneous forensic work.

Q: What does a “thorough inspection” include?

[Continued]

A: A thorough inspection will cover the following areas:

- **Windows:** Window frames may melt, blister or discolor due to heat. Glass can experience warping and discoloration and may lose some of its transparent clarity. Warped windows can lead to moisture problems and/or a mold problem.
- **Plumbing and Heating Systems:** Pipes, solder/connectors and ducts should be checked for damage.
- **Interior Walls/Framing:** A contractor conducting a thorough inspection of your home’s interior may need to open up walls to check for damage to the framing. Be politely assertive in claim negotiations to make sure your home is restored to a “uniform and consistent” appearance as opposed to a “patchwork quilt” of unmatched new and old materials. Read more information below about “matching.”

Commonly overlooked damage



- Indoor air quality
- HVAC Ducts, especially flexible ones
- Chimneys
- Attics and crawlspaces
- Ceiling nooks
- Insulation
- Underlayment, sheathing
- Subfloors
- Wall cavities
- Asbestos, microscopic particles from things that burned (batteries, solar panels, metals, plastics)

How can wildfire smoke and debris enter a home and what are the pathways through which they can contaminate the home?

Can you explain how contamination moves through the different components (HVAC, insulation, drywall etc.) of a house and if there are risks of off-gassing if contaminated components are not removed?

What is the process for determining the depth of the contamination? (Sheetrock, insulation, HVAC etc.)

What testing do you recommend to measure if drywall and hardwood is contaminated and needs to be removed? As context, we have 3 young children (8,4, and 1) and the 4 year old is asthmatic. Do you know of any studies that would support having the drywall and hardwood replaced?

If I remediate for lead is that the same as remediation for everything else, so I don't need to test for everything else?

When insurers send vendors like StrikeCheck or HVACi to assess electronics or HVAC systems, the evaluations often appear limited to basic functionality and do not assess soot, ash, or char intrusion or related safety risks.

What options do insureds have to challenge or supplement these assessments?

My house has a near flat roof. Inside are tongue and groove wood vaulted ceilings (no attic). The outside consists of underlayment, 3-4" thick foam insulation boards, and a rolled asphalt cool roof with spray foam on top. Roof was installed in 2023. The heat of the house next door burning damaged the roof. The roof underlay has evidence of damage, leaking. The roof underlayment is visible inside between the tongue and groove and dust and debris have always been a problem prior to the fire. My feelings are that the toxins are embedded in the underlayment and insulation and that none of the roof system can be cleaned. The CIH recommends removal of all building materials due to all toxins being present. Do you agree that the roof and tongue and groove ceiling needs to be removed?

Pre-cleaning testing reports/ Findings should include...

- Background/history
- Testing methodologies
- Analysis of results
- Conclusions based on investigation
- Thorough protocol for Remediation and/or Restoration

Good consultants don't shy away from health recommendations or conclusions; stand by what they saw, based on their professional expertise

I have had IH testing with recommendations to dispose of all “soft goods.” Insurance says everything is cleanable. How do I push back?
Textiles, curtains, clothing, carpeting, upholstered furniture

Insurance claim disputes

- **Testing methods/locations**
- **Clean vs. replace**
- **Expert vs. expert**

Making your case

- **Where feasible, participate in choosing the tester and the remediation and/or restoration company**
- **Make clear requests in writing** – use language from policy and DOI bulletins, go up the chain of command
- File a formal complaint with the Department of Insurance
- **Back up your requests with documentation** of your damage and/or that the inspectors were not qualified or were biased
- **Consider paying them yourself** and get reimbursed from insurer to assure they're independent
- **Hire a professional with expertise in representing clients on wildfire smoke damage insurance disputes**
<https://uphelp.org/sponsor-location/california/>

Given that the ANSI/IICRC S700 standards for smoke remediation didn't really establish any clear guidelines for what contents can and can't be remediated to remove smoke/fire particulates, how can insureds push for carriers to pay for the actual costs of contents mitigation when the carrier says everything can be cleaned with a "light clean" and refuses to pay for testing after cleaning?

Is there any way to convince insurance to pay for replacement of any items if we have an indoor air quality expert's report recommending replacement, not cleaning?

We have a report generated by Safeguard Enviro for our insurer CFP. There was lead dust found along with several VOC's in our existing home environment, however there are many problems with the report. The IH stated that there was no smell of smoke in the house, that the lead dust was limited to 4 rooms in the house and the garage but not the entire home (soot, char and ash are visible everywhere in the house and the smell is not contained within 4 rooms, that the abatement just needs to happen in the areas identified and that items should only be cleaned, but not replaced).

In addition, CFP is stating that they will not pay for clean up because there is no evidence of fire damage (fire damage is equivalent to something having visible burns). Short of hiring an attorney, is there anything else we can do to get CFP to ensure our house is properly remediated and that we are able to replace furnishings and any structural elements that have been impacted by the lead and VOC's?

Should testing expenses be paid out of ph benefits or by insurer as a loss adjustment expense?

If a ph has been paid their full ALE limits, but the home is not remediated, what can they do?

Insurance company contracts with an industrial hygienist after seeing my IH report. Their report shows considerably less contamination so remediation is less extensive. How do I move forward? Scientific evidence, more testing....

Insurance would not do pre-remediation testing. When we supplied a hygienist report showing lead and written guidance from lead abatement company to total loss all soft goods, electronics, and appliances - carrier approved and funded the abatement estimate. Work started about 5 weeks after budget approval. Then 10 days into work, they decided they needed a second opinion on the hygienist report and will not allow us to throw anything away which is stalling the abatement efforts. Can they now deny our right to follow our hygienist and abatement companies recommendations and force us to clean versus dispose of these items? What rights do we have?

Roof tiles need to be fixed, have contractor, but stuck with insurance approval and not receiving funds from insurance. Have had 7 adjustors at this point. How to proceed?

Anecdotally, it appears insurers are more likely to approve drywall and insulation removal when visible soot, ash, or char is documented inside wall cavities, compared to when other contaminants (e.g., lead, beryllium, cyanide) are identified. Is this consistent with what you are seeing? This question is not intended to discourage comprehensive testing—which remains critical for contents decisions and post-remediation safety—but rather to understand whether focusing on the soot/char/ash testing tends to streamline approval for necessary demolition work.

FAIR Plan specific issues

Dear

Enclosed please find a copy of the insurance policy that you recently requested.

Because of changes in the law and changes in our practices, please note that we adjust claims as if the language that is struck through is no longer in the policy:

Under "Perils Insured Against," on Page 5 of the policy, please disregard the bold and italicized language: "Unless the loss is excluded in the General Exclusions, or below, we insure for 'direct physical loss', which is defined as any actual loss or physical damage, **evidenced by permanent physical changes**, to the covered property caused by: . . ."

Peril 3, Smoke Damage, is enforced as follows.

- a. When used in this policy, "smoke damage" means sudden and accidental direct physical ~~loss~~
from smoke (including airborne, windborne, or wind-driven combustion by products or particulates such as carbon/soot/ash/char/debris) that is visible to the unaided human eye, or odor from smoke or ash that is detected by the unaided human nose of an average person, and not by the subjective senses of you or by laboratory testing.
- b. Loss caused by smoke is excluded entirely if the smoke comes from agricultural smudging or

d. ~~Dispute resolution of smoke damage claims:~~

~~i. any dispute regarding whether smoke damage has occurred will be resolved by either Method 1 or 2 below (at your election):~~

~~Method 1: You and we will each select a competent and disinterested person, and those two will select a third person (the Umpire) all in the same manner provided in the Condition 9, Appraisal, below. The three people will inspect the premises and decide by majority vote whether they can see or smell smoke damage, and their decision is binding. If there is smoke damage, the claim will then be adjusted to determine the amount of the loss.~~

~~Method 2: A single, sole neutral Umpire can decide whether there is smoke damage. If the parties cannot agree on the identity of that individual, a judge of a court of record in the State of California will select the Umpire. Each side will pay 1/2 of the fee for the Umpire.~~

~~ii. if the parties agree there is smoke damage, or smoke damage has been found using Method 1 or 2 above, but the amount of the loss is in dispute, that issue of the amount of loss will be decided by a new appraisal, as set forth at Condition 9, Appraisal below.~~

Thus, we no longer require that any actual loss or physical damage be “evidenced by permanent physical changes.” Peril 3, Smoke Damage, now consists solely of subsection (b). Subsections (a), (c) and (d) are no longer utilized.

How do California laws treat smoke- and toxin-related damage compared to direct fire loss, especially for contents and structural claims?



CALIFORNIA DEPARTMENT OF INSURANCE



**Wildfire resources
and insurance
information**

**FOR FREE, PERSONAL ASSISTANCE WITH YOUR
CLAIMS OR UNDERINSURANCE ISSUES**

CALL US AT: 1 800 927 4357

OR GO ONLINE: insurance.ca.gov

Is there anything we can do to counter the task force that is being stacked with insurance bias? Anyone that we can report to in our government or otherwise with concerns about oversight and to investigate?

The first day we were allowed back to our property we asked our insurer to do the following testing: Air Sampling, surface tape and wipe samples, VOC testing, in wall cavity sampling, HVAC inspection, heat metals testing. The insurer declined and sent “JS” who did tape sampling to confirm soot, char, and ash (which was visible to the naked eye). During the inspection, “JS” said the additional testing we had asked for was a waste of time and money. They suggested cleaning then testing. They told the insurer the same thing. My question is- is this the industry standard? How do we proceed?

Remediation and Restoration estimates

- Should include all affected areas identified by test results
- Terminology and protocols clearly identified
- Should clearly outline work to be done
- Provide test results and remediation protocol and estimate to Adjuster/Insurer (if homeowner hired), seek approval

Post cleaning testing

Should have a 3rd party testing to ensure the remediation was a success, not the company doing the work

Some of my neighbors have had liens placed on their properties by remediation companies, contractors and IH. Insurance has not paid their bills. How do I protect myself in this process?

Insurance company contracts with an industrial hygienist after seeing my IH report. Their report shows considerably less contamination so remediation is less extensive. How do I move forward? Scientific evidence, more testing....

Doing the remediation and restoration

What specific materials in a house (contents and components) cannot be safely cleaned and must be removed?

If only soot, ash and smoke vs lead or asbestos?

How to find and work w/a remediation and/or restoration pro?

- Check references and license (should be active)
- Get a cost estimate (hourly, travel time, testing fees?)
- Get a detailed breakdown of the work the tester/remediation pro will do
- Avoid paying in full until work is satisfactorily completed and tested
- Ask questions
 - What is your process for sampling and testing?
 - What do you test for?
 - What qualifications do you hold?
 - What work product will I get? How detailed a report?
 - Have you been testing/working in this area since the fires? Who typically hires you (property owners, insurers, public adjusters, lawyers?)
 - If my insurer is paying you, will I get the same info you give them?

Post cleaning testing

When is it safe to move back in?

- Case by case depending on conditions
- Consult a medical professional beforehand, If you have health sensitivities, confirm that in writing to your insurer
- Upon completion of Stage 2 debris removal 250 yards from your home
- **Avoid moving back in** until remediation/restoration is confirmed to be complete based on post-cleaning testing

Reference: LA County Public Health Advisories and DOI bulletins

If the house fails clearance after remediation and they have utilized a certified lead abatement and asbestos professional, what would be the recommended next steps? Does it matter how badly it failed?

If you receive clearance and an occupant starts showing reaction symptoms-what would be the next steps?

We have gotten our house remediated for the ash, soot and lead. We were told by the cleaning company that there were 2' areas that needed to be cleaned again and retested. I have asked for the report to see where, what, and how the testing was done and how many samples. The testing company keeps evading my request for the report and want me to sign a document to go back and retest and bill my insurance company. They told me I am not entitled to the report, only the cleaning company that requested them to test is. Am I entitled to have another company come and retest and have our insurance company pay for the retest? The original company were very thorough and provided us with a report on where they sampled etc . We would use them again.

Our insurance co adjuster has said that air us not covered and that our house will be restored to its pre fire condition, how does that work? We could breathe without endangering ourselves before the fire.

After the remediation company has removed the lead from our home, do you recommend wiping down our kitchen shelves, flooring, countertops, etc. If so, what should we use to wipe them down? Are there chemicals left behind in the process?

When neighboring homes are under construction and/or contaminated soil has not been removed and replaced, can a home become re-contaminated and if so, how?

Post-mitigation follow up

- Limit tracking outdoor residual contaminants into the house by removing shoes at the door or wearing disposable shoe covers when entering.
- Keep walkways and porches clear and as clean as possible.
- Use a HEPA vacuum on all floors daily.
- Clean all surfaces in entry ways with disposable wet wipes daily and perform wet wipe cleaning in other areas weekly.
- Change the furnace filters weekly or biweekly (based on type of filter you have) while natural degrading is taking place in the outdoor environment.
- Place Carbon/HEPA filtration air purifiers in home and run constantly to ensure air remains clean.

Is it important to test for Cyanide and VOC's after remediation?

What short and long term health risks exist if low-level contamination remains in a home? Please discuss the potential impacts on children, pets, elderly, asthmatics, immune compromised, etc.

Resolving disputes

<https://uphelp.org/claim-guidance-publications/resolving-claim-disputes/>

- Submit documentation in writing, cite to bulletins, regs and laws, stand your ground. <https://uphelp.org/claim-guidance-publications/insurance-claim-rules-in-california-2025/>
- File a complaint (RFA) with the CA DOI <https://uphelp.org/claim-guidance-publications/getting-help-from-the-ca-dept-of-insurance/> DOI Mediation an option [minimum claim amount to be eligible for program \$7.5k, minimum amount in dispute to be eligible \$2k] non-binding, insurers *must* participate
- Consult with a professional (Adjuster, Public Adjuster), consider Appraisal <https://uphelp.org/claim-guidance-publications/hiring-professional-help-for-an-insurance-claim/>
- File a lawsuit, go to Mediation, reach a Settlement or go to Trial <https://uphelp.org/claim-guidance-publications/what-to-expect-when-youre-suing-an-insurance-company/>

Who is responsible for the cost of additional remediation if clearance is not achieved in post remediation testing?

We have recently received an official notice of denial of smoke coverage from CA Fair Plan. They have not come to conduct any testing. It seems that we are covered for smoke damage in our plans language. What is the best way to go about getting the coverage?

What remedies are available to a policyholder when insurers deny covering industrial hygienist testing?

What remedies are available to a policyholder when insurers delay or deny ALE payments?

Deep Breath



Copyright 2025. United Policyholders.
All rights reserved.

Stay informed – Sign UP

To be added to our mailing list for notices of future events and updated guidance, please visit:

uphelp.org/2024CAwildfires

uphelp.org/2025CAwildfires

To review today's slides or video recording, visit www.uphelp.org and go to “events”

Encourage friends to sign up too!

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/events>

Upcoming Roadmap to Recovery[®] Events

The screenshot displays the United Policyholders website navigation and event listings. The header includes the logo, navigation links (LOG OUT, MY QUESTIONS, ASK AN EXPERT, FORUMS), a search bar, and a main menu (HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, COMMUNITY, EVENTS, SUPPORT UP). Below the menu, three event cards are shown, each for a 'Survivor to Survivor Forum (for wildfire survivors)'. The first event is on Tuesday, April 15, 2025, from 4 pm HT to 8 pm MT. The second is on Tuesday, May 20, 2025, from 4 pm HT to 8 pm MT. The third is on Tuesday, June 17, 2025, from 4 pm HT to 8 pm MT. All events require Zoom registration and are for all wildfire survivors. Each card has a 'VIEW +' link at the bottom right.

United Policyholders
Empowering the Insured

LOG OUT MY QUESTIONS ASK AN EXPERT FORUMS

Search

HOME ABOUT MEDIA RECOVERY HELP GET PREPARED ADVOCACY COMMUNITY EVENTS SUPPORT UP

Survivor to Survivor Forum (for wildfire survivors)

Tuesday, April 15, 2025
4 pm HT/ 7 pm PT/ 8 pm MT

Zoom - registration required

All wildfire survivors

VIEW +

Survivor to Survivor Forum (for wildfire survivors)

Tuesday, May 20, 2025
4 pm HT/ 7 pm PT/ 8 pm MT

Zoom - registration required

All wildfire survivors

VIEW +

Survivor to Survivor Forum (for wildfire survivors)

Tuesday, June 17, 2025
4 pm HT/ 7 pm PT/ 8 pm MT

Zoom - registration required

All wildfire survivors

VIEW +

www.uphelp.org/events

Register for upcoming events.

View recordings of past events and related resources.

Past webinars for 2024 CA Wildfires

The screenshot displays the United Policyholders website's 'PAST EVENTS' section. The navigation bar includes 'LOG OUT', 'MY QUESTIONS', 'ASK AN EXPERT', 'FORUMS', and a search bar. The main menu features 'HOME', 'ABOUT', 'MEDIA', 'RECOVERY HELP', 'GET PREPARED', 'ADVOCACY', 'COMMUNITY', 'EVENTS', and 'SUPPORT UP'. The 'PAST EVENTS' section is titled 'PAST EVENTS >' and contains a grid of 11 webinar cards. Each card includes the event title, date and time, platform (Zoom), and the target audience. A 'VIEW +' link is provided for each event.

Event Title	Date & Time	Platform	Audience
2024 California Mountain Fire Navigating Your Contents Claim	Thursday, March 6, 2025 6:30 pm PT	Zoom	2024 California Mountain Fire survivors
Navigating Your Contents Claim	Wednesday, February 26, 2025 5:00 pm PT	Zoom	2024 and 2025 California Wildfire survivors
Survivor to Survivor Forum (for wildfire survivors)	Tuesday, February 18, 2025 5 pm HT/ 7 pm PT/ 8 pm MT	Zoom	All wildfire survivors
2024 California Mountain and Park Fire Taxing Matters for Non-FEMA Declared Catastrophic Loss Events	Thursday, February 13, 2025 6:30 pm PT	Zoom	2024 California Mountain and Park Fire survivors
Replacing Your Wildfire-Destroyed Home: Options and Insurance Considerations	Wednesday, February 5, 2025 5:00 pm PT	Zoom	2024 and 2025 California Wildfire total loss survivors
How to Read and Understand Your Policy	Wednesday, January 29, 2025 5:00 pm PT	Zoom	2024 and 2025 California Wildfire survivors
Survivor to Survivor Forum (for wildfire survivors)	Tuesday, January 21, 2025 5 pm HT/ 7 pm PT/ 8 pm MT	Zoom	All wildfire survivors
2024 Mountain Fire Recovery and Insurance Orientation	Thursday, December 19, 2024 6:30 pm PST	Roar Church, 340 Mobil Ave., Camarillo, CA 93010	2024 Mountain Fire survivors
Survivor to Survivor Forum (for wildfire survivors)	Tuesday, December 17, 2024 5:00 p.m. HT / 7:00 p.m. PT / 8:00 p.m. MT	zoom	All wildfire survivors
Survivor to Survivor Forum (for wildfire survivors)	Tuesday, November 19, 2024 7:00 p.m. PT / 8:00 p.m. MT	Zoom	All CA, CO, NM, OR and WA wildfire survivors
Wildfire Recovery and Insurance Orientation	Thursday, September 12, 2024 4:00 pm PT / 5:00 pm MT	Zoom	2024 California and Colorado Wildfire survivors

Past webinars for 2025 CA Wildfires



[LOG OUT](#)

[MY QUESTIONS](#)

[ASK AN EXPERT](#)

[FORUMS](#)

Search



[HOME](#)

[ABOUT](#) ▾

[MEDIA](#) ▾

[RECOVERY HELP](#) ▾

[GET PREPARED](#) ▾

[ADVOCACY](#) ▾

[COMMUNITY](#) ▾

[EVENTS](#) ▾

[SUPPORT UP](#)

Navigating Your Contents Claim

Wednesday, February 26, 2025
5:00 pm PT

Zoom

2024 and 2025 California Wildfire survivors



[VIEW +](#)

Survivor to Survivor Forum (for wildfire survivors)

Tuesday, February 18, 2025
5 pm HT/ 7 pm PT/ 8 pm MT

Zoom

All wildfire survivors



[VIEW +](#)

Replacing Your Wildfire-Destroyed Home: Options and Insurance Considerations

Wednesday, February 5, 2025
5:00 pm PT

Zoom

2024 and 2025 California Wildfire total loss survivors



[VIEW +](#)

How to Read and Understand Your Policy

Wednesday, January 29, 2025
5:00 pm PT

Zoom

2024 and 2025 California Wildfire survivors



[VIEW +](#)

2025 California Wildfires Recovery and Insurance Orientation

Wednesday, January 22, 2025
5:00 pm PT

Zoom

2025 California wildfire survivors



[VIEW +](#)

Ask an Expert Forum

uphelp.org/ask-an-expert/

- Register. It's free.
- Write in your questions.
- Get an answer from an expert in construction, insurance, laws and disaster recovery.

The screenshot shows the top navigation bar of the United Policyholders website. The logo is in the top left, and 'LOG IN' and 'ASK AN EXPERT' are in the top right. The main navigation menu includes 'HOME', 'ABOUT', 'MEDIA', 'RECOVERY HELP', 'GET PREPARED', and 'ADVOCACY'. Below this is a green header for 'ASK AN EXPERT' with sub-menu items: 'COMMUNITY', 'ASK AN EXPERT', 'MEET OUR EXPERTS', 'FORUMS', and 'ACCOUNT'. The main content area contains a paragraph explaining the forum's purpose, a notice for January 2025 prioritizing wildfire-impacted California residents, and a request for patience. At the bottom, there is a search bar with the text 'WHAT DO YOU WANT TO KNOW?' and a 'Filter: All' option.

United Policyholders
Engineering the future

LOG IN ASK AN EXPERT

HOME ABOUT MEDIA RECOVERY HELP GET PREPARED ADVOCACY

ASK AN EXPERT

COMMUNITY ASK AN EXPERT MEET OUR EXPERTS FORUMS ACCOUNT

This website offers extensive information, links and resources. Please use the navigation bar and “Search” box to find what you need. If you are an insurance consumer (policyholder) and you can’t find what you need by searching this site, you can post a question in this forum, and we will do our best to provide an answer from our staff or expert volunteers. Expert volunteers include professionals in construction, insurance claims and insurance law.

JANUARY, 2025: We are currently prioritizing answering questions from wildfire-impacted California residents.

PLEASE ALLOW TIME TO GET A RESPONSE. We’re not able to respond to urgent or time-sensitive questions. UP staff reserves the right to view and approve your question before it appears on our site.

WHAT DO YOU WANT TO KNOW?

Search

Filter: All

Thank you to our Funders:



Emergency
Network
Los Angeles

Voluntary Organizations
Active in Disaster
for LA County



Anthony Pritzker

FAMILY FOUNDATION