



CHECKLIST FOR WILDFIRE VICTIMS

BEFORE YOU RETURN HOME

- Contact your loved ones:** Make sure close family and friends know where you are. Services like Facebook's Safety Check make this easy to do.
- Protect against smoke inhalation:** Stay indoors as much as possible. If you go outside, wear a particulate mask, like a N-95 or P-100 respirator.
- Contact your mortgage lender:** In many cases, your lender will offer temporary relief from payments.
- Stop or transfer mail:** If you are temporarily evacuated, you can submit an online request to your local post office to hold your mail for a limited period of time. If you lost your home or are displaced for a longer period of time, you can submit a change of address form to forward your mail to a new or temporary address.
- Pause automatic billing:** While you are displaced, you may not need your monthly subscription services. These are usually easy to pause. Contact other services that use automatic billing (like student loan payments) to ask about temporary disaster relief assistance.
- Keep your receipts:** In order to claim expenses under the Additional Living Expense (ALE) portion of your insurance policy, you will need receipts of all of your purchases. Temporary housing, pet boarding, and any other expense you incurred while you were displaced may qualify for reimbursement.
- Prioritize self-care:** Make sure you stay hydrated, eat regularly, and get enough sleep throughout the crisis.

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INSPECTING YOUR HOME FOR DAMAGE

- Don't return home until it's safe:** Make sure local authorities have lifted travel restrictions to your neighborhood and home.
- Check for damage outside of your house:** Before you enter, look for clues outside your home that may indicate structural problems or other dangerous issues inside. Look for cracks in the foundation; damage to the porch, overhangs, or roof; loose power lines; damaged gas lines; and any other visible signs of damage. If you see severe damage, ask a contractor to inspect your home before your family enters.
- Wear protective gear:** When entering your home for the first time, wear rubber-soled boots and gloves. If you suspect severe damage, wear a hard hat, safety glasses, and a dust respirator mask, too.
- Don't force open jammed doors:** They could be providing the only structural support in that area of your home.
- Look out for structurally weak areas of your home:** Be careful walking up stairs or over sagging floors.
- Check for lingering smoke and embers:** Inspect harder-to-reach areas like attics, too.
- Sniff for gas:** Contact your gas company immediately if you suspect a leak.
- Be aware of noxious smells:** Some chemicals (particularly from household cleaning products) can become toxic if they mix. Leave and call a biohazard cleanup professional.
- Look for broken, frayed, or sparking wires:** Turn off your electricity immediately and contact an electrician.
- Inspect water pipes:** If they are damaged, turn off your main water valve and contact a plumber.
- If you suspect sewage line damage:** Avoid using your showers or toilets. Contact a plumber to inspect your pipes.
- Be careful of scammers:** If a contractor offers you a deal that seems too good to be true, it may be. Check references and verify licenses before working with someone new. Always pay in installments to ensure the work gets completed.

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INSPECTING FOR SMOKE AND WATER DAMAGE

- Ventilate your home:** If weather permits, open your doors and windows.
- Don't consume anything that has been exposed to smoke:** Throw away smoke-tainted food, beverages, and medicine.
- Wash all pots, pans, and dishes with mild soap and water**
- Look up:** Check for bulges in your ceiling that may indicate water damage. If parts of the waterlogged ceiling falls, it can be heavy and pose a safety hazard. Poke holes in the bulge to let it drain.
- Check appliances for water damage:** Don't plug in or use damaged appliances.
- Clean soot from walls, floors, and furniture:** Use a mild soap or a solution of 4 to 6 tbsp. of tri-sodium phosphate and 1 cup household cleaner per gallon of warm water.
- Replace water damaged drywall and insulation:** Water damage can result in mold and weaken the structural integrity of your home.
- Once you move back in:** Ensure a smoke detector is installed on every floor, in every bedroom, and in hallways outside bedrooms. Make sure they are also battery-powered in the event your power goes out.

FILING YOUR INSURANCE CLAIM

- Contact your insurance company immediately:** Ask for an adjuster to review your property as soon as possible.
- Document all of your damaged or destroyed property:** Photograph and record all damage. Keep a detailed list for your proof of loss form.
- Keep receipts of everything:** Keep detailed records for repair work, additional living expenses, and any other items purchased as a consequence of fire damage.
- Continue paying your insurance premiums:** Ensure your account is in good standing.
- If you are denied coverage:** Ask your insurer to explain why your policy doesn't cover your claim. If their answer doesn't satisfy you, consult an attorney.

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