

From Disaster to Recovery: Navigating Your Insurance Claims Process and Taking Care of You

Losing a home is more than a physical loss—it's an emotional upheaval, disrupting your sanctuary, routines, and sense of security. The recent Southern California wildfires are a stark reminder of this devastating impact. Understanding your homeowners insurance policy is essential. Knowing what's covered and how to navigate the claims process can make an incredibly overwhelming and challenging time a bit more manageable. This step-by-step guide will help you navigate the home recovery process.

Step 1: Ensure Safety and Document Damage

- Ensure everyone is safe; avoid entering unsafe structures
- Take photos and videos of property damage (if safe and allowed by local authorities)
- Make a list of lost or damaged personal items with values
- Keep damaged items until inspected
- Gather important documents

Step 2: Mitigate Further Damage

- Perform temporary repairs to prevent more damage (e.g., cover windows/roofs)
- Save receipts for reimbursement
- Avoid permanent repairs at this point

Step 3: File Your Claim

- Contact your insurer ASAP (call or online form) with the date and details of the event and damage
- Note your claim number and required documentation
- Submit a Proof of Loss statement listing damaged items and costs
- Share any immediate needs and ask for assistance

Step 4: Notify Third Parties

- Contact utilities and your mortgage company and arrange for mail delivery
- Reach out to your doctor's office, pharmacy, or health plan provider to replace lost medications and address medical needs
- To prevent identity theft, notify creditors, banks, and agencies about any lost or scattered financial documents

Step 5: Meet Your Adjuster

- Arrange for your adjuster to inspect the damage
- Provide photos, videos, damage lists, and receipts during the inspection
- Follow their instructions on property disposal and next steps

Step 6: Review Your Policy

- Check coverage for repairs, personal property, and additional living expenses
- Understand your deductible, coverage limits, policy riders or endorsements and exclusions
- Determine if your policy provides actual cash value or replacement cost for contents coverage

Step 7: Manage Your Claim

- Get at least two licensed contractors' estimates for repairs or rebuilding
- Submit all forms and repair estimates promptly
- Do not start repairs or rebuilding without instruction from your claims adjuster to do so
- Retain receipts for expenses and clarify roles with your adjuster

Step 8: Stay Organized

- Create a dedicated folder for your claim
- Track communications with names, dates, and next steps
- Keep copies of all receipts and other documentation submitted
- Capture a detailed timeline of events

Step 9: Review the Settlement

- Evaluate the settlement offer and address concerns before acceptance
- Confirm with your adjuster who will receive payment – either you or the contractor

Step 10: Repair or Rebuild

- Beware of “fly-by-night” work crews and contractors
- Hire reputable contractors, confirm licensing, and get estimates and agreements in writing
- Do not pay contractors in cash – check or credit cards only; never pay all up front
- Follow your adjuster's guidance and keep your insurer updated on progress

You'll make critical decisions that shape your recovery throughout the insurance process. By staying informed, organized, and proactive, you can confidently navigate this challenging journey and find peace of mind at every step.

Taking Care of YOU

Your dedication to helping others speaks volumes about your character—but caring for yourself is equally important. Losing your home, possessions, and sense of security is deeply traumatic and should not be underestimated. Your mental health matters as much as your physical well-being. Resources like grief counseling are available to support you during this time. Here are links to a few:

- [Coping with a Traumatic Event](#)
- [Managing Traumatic Stress](#)
- [Helping Others Cope with Tragedy](#)
- [Talking to Children About Traumatic Events](#)

Additional Resources

Power Outages - For Important Information and Reminders, click [here](#).

FEMA Shelter and Disaster Recovery Center Locator

If you must evacuate or feel unsafe in your current location, go to a designated public shelter. To find the nearest shelter in your area, text SHELTER plus your ZIP code to 43362 (4FEMA) (example: SHELTER 43362).

Red Cross Shelter Locator

Find an open shelter [here](#).

How to Build an Emergency Supplies Kit

The Federal Emergency Management Agency (FEMA) recommends that you have an emergency supplies kit with enough water, food and basic supplies to last each member of your household for at least 72 hours. Learn about what to include in your emergency supply kit [here](#).

Make a Family Communications Plan

Your family may not be together when an emergency strikes, so plan how you will contact one another. Get tips from FEMA on how to make a family communications plan [here](#).

Social Media

When disaster strikes, organizations like FEMA and the Red Cross post essential updates and information on social media. Use these resources to stay in tune with the most recent developments impacting your area.

FEMA: [Facebook](#) | [X \(formerly Twitter\)](#)

Red Cross: [Facebook](#) | [X \(formerly Twitter\)](#)

Contact Information

To help get you started with your Claims filing, here are the Claims phone numbers for some of the most common insurance carriers in California*:

Allstate	(800) 255-7828
American Family Insurance	(800) 692-6326
Amica Mutual Insurance	(800) 242-6422
Auto Club Exchange (AAA Southern California)	(800) 672-5246
Auto-Owners Insurance	(888) 252-4626
California Casualty	(800) 800-9410
California FAIR Plan	(800) 339-4099
Chubb	(800) 252-4670
Cincinnati Insurance Company	(877) 242-2544
CSAA Insurance Exchange (AAA)	(800) 922-8228
Erie Insurance	(800) 367-3743
Farm Bureau Insurance	(866) 275-7322
Farmers Insurance	(800) 435-7764
GEICO	(800) 241-8098
Kemper Corporation	(888) 252-2799
Liberty Mutual	(800) 225-2467
MAPFRE Insurance	(877) 224-5677
Mercury Insurance	(800) 503-3724
MetLife	(800) 854-6011
Nationwide	(800) 421-3535
Progressive	(866) 274-5677
Safeco Insurance	(800) 332-3226
State Farm	(800) 732-5246
The Hartford	(800) 243-5860
Travelers	(800) 252-4633
USAA	(800) 531-8722

*Please note that some insurance companies may have regional contact numbers or specific procedures for filing claims. It's advisable to check your policy documents or the company's website for the most accurate and personalized information.

Additionally, if you need further assistance, you can contact the **California Department of Insurance Consumer Hotline** at 800-927-4357 (HELP). Link: [California Department of Insurance](https://www.cdif.ca.gov/Consumer/Consumer_Hotline/Consumer_Hotline.aspx)