



## FAQ's on Insurance

### **What does a homeowners' insurance policy generally cover?**

A homeowners' insurance policy generally covers the cost of damage to the insured's personal property (e.g., furniture, clothes and appliances) and real property (i.e., the insured's house and other buildings on the premises), as well as the cost of additional living expenses incurred by the insured as a direct result of the loss, such as the cost of food and temporary lodging.

### **What does a renters' insurance policy generally cover?**

A renters' insurance policy generally covers damage to the insured's personal property, as well as the cost of the loss of use of the insured's rental unit. Depending on the specific scope of coverage, renters' insurance policies may also cover liability and certain medical expenses associated with the covered loss.

### **What does comprehensive vehicle insurance generally cover?**

Comprehensive vehicle insurance generally covers physical damage to the insured's vehicle that was not caused by a collision, such as damage caused by a fire. Comprehensive vehicle insurance is not required by law in California, so not everyone has such coverage.

### **What do I do if my insurance policy was lost or destroyed?**

If your insurance paperwork has been lost or destroyed, contact your insurance carrier to request replacement documents. Your insurance provider is legally obligated to provide you with copies of your policy upon request.

### **What do I do if I don't know who my insurance carrier is?**

If your insurance paperwork was lost or destroyed and you do not know who your insurance provider is, contact your bank or financial institution for help in identifying your insurance carrier.

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### **How do I file an insurance claim?**

To file an insurance claim you must contact your insurance carrier. You should start the claims process as soon as possible. Many insurance policies have deadlines for filing claims. It is important to review your insurance contract to know what timelines you must adhere to. Please note that certain contractual timelines are extended if your loss occurs as a result of a declared State of Emergency. Such extensions can include the timeline under which you are entitled access to your insurance benefits, so, please contact our office if you have any questions about such extensions and how they impact your particular insurance policy.

### **What can I expect after I file my insurance claim?**

The insurance company or their designated adjuster (a person professionally trained to assess damage to your property) will ask to examine evidence you have to validate claims of loss. Examples of evidence may include pictures (taken before or after the property loss), an inventory of damaged property, records and receipts for living expenses incurred due to the property loss, and repair estimates from third parties.

In general, insurance companies should acknowledge receipt of your claim within 15 days of receipt, communicate their final decision regarding your claim within 40 days of receipt, and begin to release insurance funds related to a valid insurance claim within 30 days of your acceptance of the insurance company's offer. It is important to note that the insurance process can take a significant amount of time. Please contact our office if you need help negotiating with your insurance company.

### **Will my insurance cover the cost of temporary housing?**

Generally, homeowners' and renters' insurance policies cover the cost of temporary housing after a fire, as well as, the increased cost of related living expenses, such as, food and temporary pet care, up to certain limits. Such coverage is generally referred to as Additional Living Expense coverage or Loss of Use coverage. It is important to check your policy to understand your exact coverage. You should also contact your insurance company to request a list of common items covered as part of such coverage so you understand exactly what you are entitled to be reimbursed for.

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## **Will my insurance policy cover the cost of debris removal?**

Your homeowners' insurance policies may cover a portion of the cost of debris removal; however, it is important to check your policy to understand your exact coverage.

Additionally, the County of Sonoma generally creates a consolidated fire debris removal program ("Program") to manage the removal of debris from residential properties. There are two phases to the debris removal program. During phase 1, the U.S. Environmental Protection Agency inspected your property and removed any household hazardous waste that posed a threat to human health, animals, or the environment. Phase 1 of the Program is generally required for all residential properties in Sonoma County when they are damaged by a large scale wildfire.

Participation in Phase 2 is not required for all residential properties in Sonoma County. Instead, the County generally requires all owners of affected residential properties to opt in or opt out of participating in Phase 2. If you choose to opt out of participating in Phase 2, you must make the appropriate arrangements to have any hazardous debris removed from your property in a timely manner. Any debris removal procedures utilized must comply with federal, state, and local law. If your property is located within city limits please contact your local City Hall for more information regarding complying with proper debris removal procedures. If your property is located outside of city limits please contact the Sonoma County Planning Department for more information regarding compliance with the proper debris removal procedures.

During Phase 2, the California Governor's Office of Emergency Services, the U.S. Federal Emergency Management Agency (FEMA), and local officials coordinate with the U.S. Army Corps of Engineers to conduct fire-related debris removal from residential property owners who have opted in to the Program before the deadline date.

If you agreed to participate in Phase 2 of the Program and had homeowners' insurance in effect at the time of the wildfire that provides coverage for debris removal, the County generally requires that any debris removal funds available in your insurance contract, be paid to the County as reimbursement. If debris removal coverage is not a specific category of coverage under your homeowners' insurance policy, any reimbursement for debris removal under Phase

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2 of the Program will be limited to any unused insurance benefits that may remain (if any) after you rebuild, replace, or repurchase your residence. As a result, it is a good idea to consult with your insurance company to confirm what portion (if any) of your homeowners' insurance coverage is dedicated to debris removal..

**What can I do if my insurance claim has been denied?**

If your insurance claim has been denied, contact your insurance company to obtain information about the appeals process and request a written copy of their reasoning for denying your claim. Once you obtain this information, you may choose to appeal the insurance company's decision yourself or contact an attorney or public insurance adjuster who can help you with the process. If you believe your claim was unfairly denied, you may also file a Request for Assistance with the California Department of Insurance.

**As a consumer who can I contacted to obtain information about the insurance process?**

The California Department of Insurance will provide consumer information upon request. The California Department of Insurance can be contacted either by phone at 1-800-927-4357 or online at [www.insurance.ca.gov](http://www.insurance.ca.gov).

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