

Q: HOW CAN I HELP MY CLIENTS RECEIVE THE FULL BENEFITS THEY ARE ELIGIBLE FOR UNDER THEIR HOMEOWNERS' INSURANCE POLICIES AFTER A WILDFIRE?

- As their REALTOR®, you may play a critical role in helping them create the inventory of loss and damage necessary for their claim payments. Wildfire victims should examine their digital and physical records and provide their insurance company with videos, photos and written descriptions of the property, dwellings and objects impacted. United Policy holders has written a How to Create a Home Inventory article, which includes an Inventory Spreadsheet and Sample Claim and Proof of Loss Forms.
- Your clients may need additional expertise to advocate for their claim settlement. Leverage your network for referrals for attorneys, independent public adjusters, and contractors for repair and rebuilding estimates.
- Once they have a settlement offer, your clients may request your opinion as to whether it is accurate. If not, you may suggest they explore mediation with their insurance company and seek professional or legal representation as appropriate. The California Department of Insurance (CDI) has created a comprehensive overview of the process, and United Policyholders has written a guide to mediation.

More info at smartzonecar.org