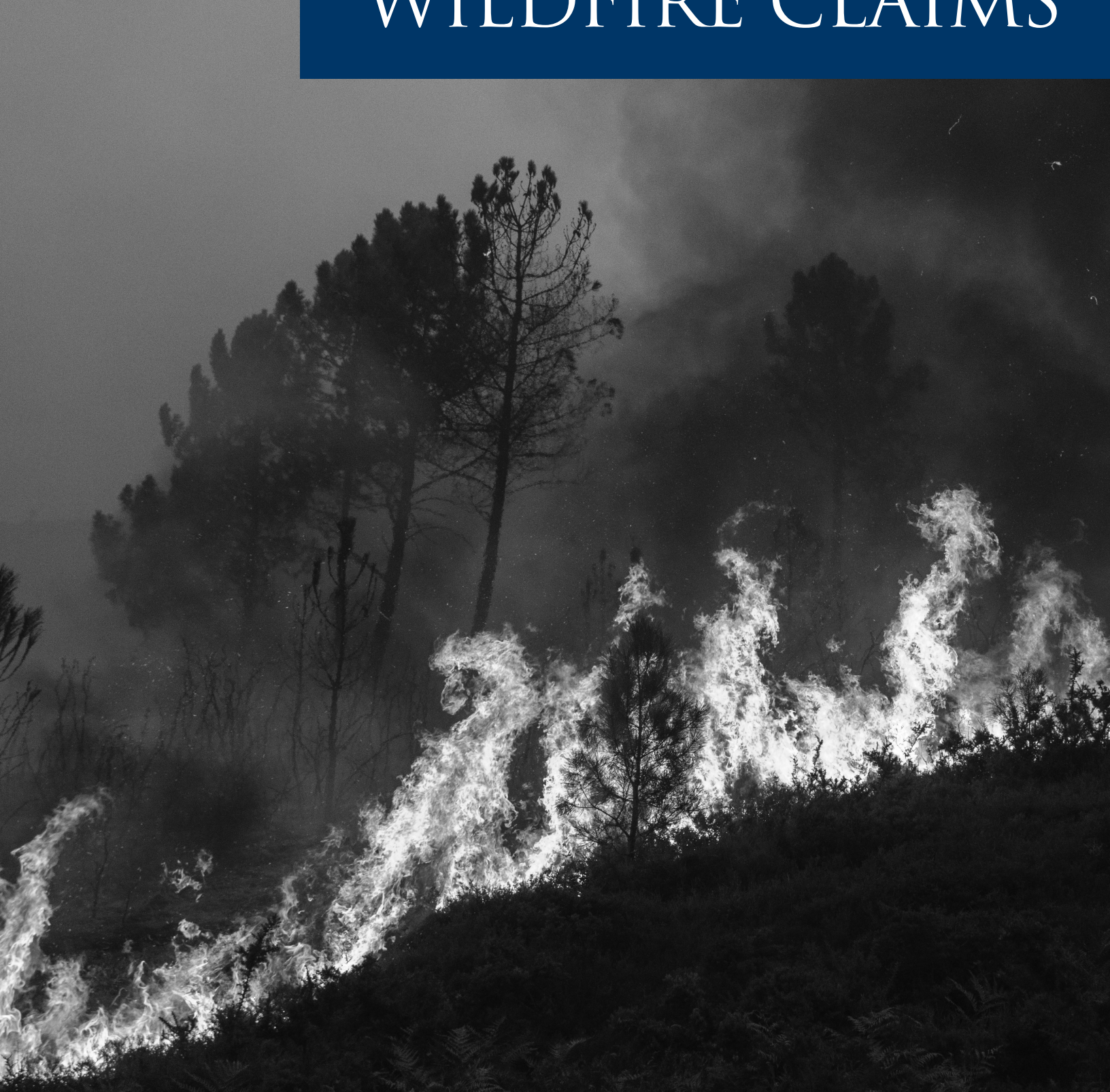


# WILDFIRE CLAIMS



# WILDFIRE CLAIMS

Wildfires are a dangerous peril in terms of both their scope of damage and how quickly they can spread. For policyholders living in regions prone to wildfires, it is important to take certain steps to protect your home. At Merlin Law Group, we have worked on many different wildfire damage claims and helped policyholders recover their entitled coverage benefits after their insurers delayed, denied or underpaid their claim.

As the Policyholder's Advocate™, we created this guide with helpful instructions on what to do before, during and after a wildfire. Please use this resource when preparing for a wildfire and be sure to check your insurance policy to see what coverage you have. If you ever need assistance with a wildfire damage claim, Merlin Law Group is here to help.

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# 2020 WILDFIRES – BY THE NUMBERS

According to the National Interagency Fire Center, there were approximately 40,000 wildfires resulting in 4 million acres burned from January 1 to August 31. This is an increase from last year, which saw 33,559 wildfires during the same timeframe. These figures indicate that climate conditions are causing an uptick in wildfire activity, which spells disasters for policyholders living in wildfire-prone areas.

In light of these statistics, it is crucial that policyholders take proactive steps to safeguard their home or business from wildfires. From checking your insurance policy to making adjustments to your property and surrounding area, policyholders can do many things to ensure adequate protection from wildfires.



# WHAT TO DO BEFORE A WILDFIRE

## MAKE SURE YOUR ROOF IS FIRE-RATED

Roofs are broken down into several distinctions based on their fire resistance. Class A provides the most fire protection and Class C provides the least. It is possible for your roof to be unrated, in which case you should seek to replace it with stronger materials as soon as possible.

Asphalt shingles are among the best options for protecting your home from wildfires because most are Class A fire-rated. Other options include clay and concrete tile roofs, which are also Class A. It is estimated that the replacement cost for a wood shake roof to asphalt would be anywhere between \$10,000 and \$25,000. This is a sound investment, as having a Class A fire-rated roof makes a difference.



## CREATE A BUFFER AROUND YOUR HOME

The 5-foot area surrounding your property is crucial with wildfire protection. This area should be designed and maintained to help prevent fire or embers from igniting any other materials in the area and facilitating the spread of any wildfires. Policyholders can integrate several actions into their protection plan regarding this surrounding area:

- Use materials like gravel, pavers, concrete, or other noncombustible mulch materials in this 5-foot area.
- Keep any vegetation to a minimum. No vegetation would be ideal, but there are recommended options

that are fire resistant.

- Try not to park any vehicles in this zone.
- Do not store any flammable items in this area. These include lawn tools, children's playsets, firewood, outdoor furniture, trash cans, etc.

The lowest 6 inches of where the exterior ground meets the wall is another essential area. Policyholders should ensure this space is covered with some sort of noncombustible material like brick, exposed concrete or stone veneer.



# DO NOT STORE ITEMS UNDER YOUR DECK

Many people utilize the space under their deck for long-term storage. It is recommended that policyholders avoid this to prevent their deck from igniting and spreading fire to their home. The better option is to store items long-term either inside or at least 30 feet from the property. The area underneath your deck should be considered a home ignition zone.

If there are ever any Red Flag warnings issued (typically seen when there is a good chance of fire danger), act quickly to remove any stored items from underneath the deck as well as any outdoor furniture or other household items from on top of the deck. These items should be moved either inside, into a garage or at least 30 feet away from the property.



# UPDATE YOUR VENT SCREENS

All vents should be updated and properly maintained to ensure they are functioning properly. Flying embers can enter your property through these vents. A metal screen of 1/8 inch or finer is advised to block embers from passing through any vents. Policyholders should routinely check these vents to look for and clear out any debris.

# OTHER PREVENTATIVE STEPS

After taking the initial precautions outlined above, policyholders can take their wildfire protection even further by doing the following:

- Enclose any low-elevation decks
- Trim trees on the property
- Clear any yard debris
- Replace combustible fencing or gates attached to the home with noncombustible material
- Replace siding
- Enclose eaves and under bay windows
- Upgrade windows
- Expand your 5-foot ignition zone to better protect property





# CHECK YOUR INSURANCE POLICY

For all the time, effort and money you invest in taking steps to protect your property, it could be worth nothing if you do not have adequate insurance to protect against wildfires. Most standard homeowners insurance policies cover fire damage, but policyholders living in high-risk areas may need to purchase supplemental insurance to guarantee their protection. If your homeowners insurance won't protect against wildfire damage, policyholders can look to their state commissioner's office for guidance or look at a FAIR Plan home insurance option.

- When checking your policy, you should look for the following coverages:
- Damage to the building or main dwelling structure
- Coverage for any additional structures (if applicable)
- Backyard items, pools and landscaping
- Debris removal
- Additional living expenses
- Building-code upgrade coverage (this can be added as endorsement)
- Personal property items

Be sure to pay attention to any coverage exclusions or limitations. Endorsements or supplemental coverage may be required in order for you to obtain a full scope of coverage for your property and personal property contents. It is imperative that you review the type of policy you have before you need to file a claim, otherwise you may find yourself in a bad position.

# ACTUAL CASH VALUE OR REPLACEMENT COST

There are two types of coverage you can have for wildfire protection – actual cash value [ACV] or replacement cost. If your home burns down from a wildfire and you have ACV coverage, your insurance company will pay based on the depreciated value of the property at the time of the loss. In this scenario, you may not receive enough to rebuild your home to what it was. Replacement Cost policies may give you enough, however that depends on what your policy limits are. Each insurance policy is different. This is why it is important to discuss your policy with your insurance agent to determine if you are receiving the right amount of coverage you need.

Policyholders also have the option of obtaining guaranteed or extended replacement cost coverage. This coverage pays up to a specific amount beyond the total insured value of the property if the cost of rebuilding is greater than the amount insured on the policy. You may not qualify for this kind of coverage if your property is underinsured.



# WHAT TO DO IF A WILDFIRE IS APPROACHING

## SHUT OFF GAS SUPPLY TO YOUR HOME OR PROPANE TANKS

In order to prevent fueling a wildfire, be sure to shut off any gas supply to your home. This reduces the risk of your home sustaining increased damage. You can shut off the gas supply by turning the handwheel clockwise to close the valves. Be sure to close all appliance valves inside the property as well. Move any propane cylinders located on the property away from the structure.

## CLOSE ALL DOORS AND WINDOWS

Closing all doors and windows of the house can help prevent flying embers from entering the structure. If these embers get inside your home they can ignite any combustible materials and result in the house burning down from the inside out.

## TURN OFF YOUR A/C

Turning off your air conditioning can prevent any outside smoke from entering the home or structure. Smoke damage can be another costly effect of wildfires. While your homeowners policy should cover damage from smoke, it is best to take every precaution possible.

## FOLLOW EVACUATION ORDERS

Time can be limited with approaching wildfires. Please follow any evacuation orders issued in your community.







# WHAT TO DO AFTER A WILDFIRE

If your property has sustained damage from a wildfire or completely burned down, it is important that you file a claim with your insurance provider as soon as possible. Total loss claims can be simpler, as they do not require as much extensive legwork in ensuring your claim is filed properly.

Partial loss claims can be more complicated, as policyholders must look out for any hidden damage from water, smoke, ash or mold. Policyholders must also be wary of inadequate cleaning and repair methods applied to their damaged property. These types of claims can be buried in a pile of similar claims, especially if many homes in the area were affected by the same wildfire. Adjusters will be overworked, which could lead to delays in your claim processing.

You must document everything that was damaged or destroyed. Take pictures of the affected areas and damage. Be sure to put in writing everything, including personal property items, that was damaged or destroyed. The next step would be to have the property inspected by a professional. A thorough inspection should include the roof, any structural materials (steel, iron), stucco, siding, concrete, windows, plumbing and heating systems and any interior walls and framing.

Once you provide your insurance carrier with a proof of loss and detailed list of damages, they will begin to process your claim. Turnaround times will vary depending on the severity of the claim and the volume of claims in the area. If your insurance carrier unreasonably delays your claim, it may be time to contact a property insurance claim attorney.



# MERLIN LAW GROUP – HERE TO HELP

Since 1985, Merlin Law Group has assisted with many wildfire damage claims. Our experienced attorneys can hold insurance companies accountable for their bad faith actions regarding delaying, denying or underpaying your claim. If you need help with your claim, please do not hesitate to contact Merlin Law Group. We fight for policyholders to ensure they receive the full coverage benefits they are entitled to under their policy.





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