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Post Home fire loss insurance checklist

Take care of your family first (primary residence):

- Find suitable living place and set up a daily schedule for your family.
- Find clothing and security.
- The first weeks after a fire are especially traumatic and close family time can help begin the healing process

If you need to make a wildfire claim:

If your property has been damaged by a wildfire, take these steps:

- **Contact your insurance professional (Broker or Salesperson) as soon as you can** – An insurance adjuster may visit your home to assess the damage, and you'll likely need to provide your insurer with a completed "proof of loss" form, which asks for a description of each damaged item, the approximate date of purchase and what it would cost to replace or repair. This is where a completed home inventory would come in handy.
 - *Obtain a copy of your homeowners policy*
- **Set up a meeting through your insurance broker and with the claims adjuster from Insurer (get to know this insurance adjuster!).**
 - *Ask your insurance professional for a checklist of what you need to do:*
 - Walk through checklist of what you need to provide.
 - E.g. What you lost in terms of personal property and vehicles, etc.
 - They will want photos, if you have them, and proof if possible.
 - Many Insurance policies do not require proof from baseline up to a set amount of money.
 - Official Fire Report from fire district may be needed for Insurer. Check with your insurance company.

- **Don't throw anything away** – If possible — and safe — keep damaged items until an insurance company representative has had a chance to assess the damage and make a claim report.
- **Understand what's expected of you** – Your insurer may need repair estimates — or not. Ask your insurance professional about the claim filing requirements.
- **Know the claim time limits** – Insurance policies generally place a time limit on filing claims and these vary from state to state and company to company. Check with your insurer to see what the Colorado time limits are with your insurance company so you don't miss your window of opportunity to file your claim.
- **Additional Living Expenses (ALE) if loss is your primary home** – ALE pays the additional costs of living away from home if you cannot live there due to damage from an insured disaster. It covers hotel bills, restaurant meals and other costs, over and above your usual living expenses, incurred while your home is being rebuilt. You are not required to provide receipts once you agree on this number.

Keep in mind that the ALE coverage in your homeowners policy has limits — and some policies include a time limitation. However, these limits are separate from the amount available to rebuild or repair your home. Even if you use up your ALE your insurance company will still pay the full cost of rebuilding your home up to the policy limit.

If you rent out part of your house, ALE also covers you for the rent that you would have collected from your tenant if your home had not been destroyed.

- **Claims Settlement in the Time of COVID-19** - Insurance companies have implemented safety procedures that address COVID-19 concerns to provide virtual property and inspection opportunities whenever possible in the claim settlement process. If an on-site inspection is required, adjusters are trained in proper safety precautions, including wearing masks, social distancing, and following CDC guidelines.

Questions/Answers:

- **Do I have to rebuild my house?**
 - No, you do not. You can receive insurance payment without rebuilding.
- **Do I have to get multiple Builder quotes to rebuild?**
 - Yes, you do eventually (it may take a year or more to even start construction due to demand).

- The insurance company will also claim they know what the “going rate” is. This is where much negotiation takes place to fairly arrive at the real “going rate” is.
- **How important is it to read the policy and know your rights?**
 - Vital! Also, it is important to seek advice from experts in this type of insurance.

Resources

- Grand County East Troublesome Fire Information Page. “Information for those Impacted” <https://www.co.grand.co.us/1354/East-Troublesome-Fire>
- The Grand County March fire recovery newsletter is available here: <https://mailchi.mp/co.grand.co.us/fire-recovery-newsletter-march?e=8c35f755e9>
- While insurance claims must be made directly with your insurance carrier, the Colorado Department of Insurance has made itself available as well to assist Coloradans with questions about insurance and the claims process. DOI can be reached at [303-894-7490](tel:303-894-7490) or [800-930-3745](tel:800-930-3745) (outside of the Denver metro area), or by email at DORA_Insurance@state.co.us.
- Tips for Homeowners impacted by wildfires: <https://www.colorado.gov/pacific/dora/news/consumer-alert-doi-shares-tips-about-wildfire-and-insurance>
- Resources providing family assistance are:

Disaster Information

More information: Gcemergency.com, 970-725-3803

American Red Cross of Colorado,

<https://www.redcross.org/local/colorado.html>

444 Sherman St., Denver, 80203. Phone: [1-303-722-7474](tel:1-303-722-7474)

Mountain Family Center: <https://www.mountainfamilycenter.org/> 480 E Agate Ave, Granby, CO 80446, 970-557-3186

Grand Foundation: <https://www.grandfoundation.com/> email info@grandfoundation.com, 551 Zerex St. C203, Fraser, CO 80442, 970.887.3111

Ask about housing.

Other

Winter Park Christian Church, 970-887-9784

Outbreak of Kindness, 970-363-6460

Changes Thrift Store in Fraser, 970-726-4222

Pregnancy Resource Center (baby supplies), 970-887-3617

Pets and Livestock

Grand County Animal Shelter 970-887-2988

CSU Extension in Kremmling, Olivia Clark, 970-531-4408

Mental Health Support

Crisis Line, 1-844-493-8255 or text TALK to 38255

Mind Springs Health Support Line, 887-519-7505

Mind Springs Granby Officer 970-887-2179

Prescription Needs and Other Health Support Needs

Contact your primary health provider

Grand County Rural Health Network, 970-531-2523

Winter Park Optical, 970-726-5652

Computer and Internet Needs

Headwaters Evacuation Center, 730 Baker Dr., Winter Park

Fraser Valley Library, 970-726-5689