

# THE ROAD TO RECOVERY:

## 3 Key Steps to Simplify Filing Wildfire Damage Claims

Rebuilding from a disaster is never easy. However, you can streamline the process to make it less stressful. If your home or business has been damaged or destroyed by wildfire, here are simple steps you can take now to begin to recover and rebuild.

### 1 START THE CLAIMS PROCESS ASAP

Help your insurance professional to help you.

**BE PREPARED TO SHARE THE FOLLOWING INFORMATION WITH YOUR INSURANCE PROFESSIONAL:**



An accurate description of damage to property

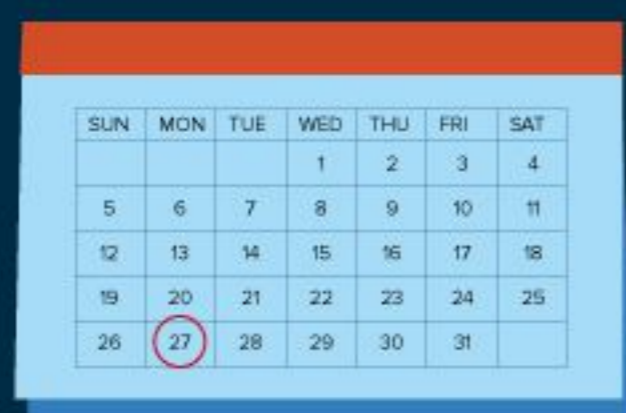


Contact information (preferably a mobile phone number)

### 2 CONTACT YOUR AGENT OR INSURANCE COMPANY IMMEDIATELY

Prompt action now can save a lot of time and effort later.

**HERE ARE SOME IMPORTANT QUESTIONS TO ASK YOUR INSURANCE PROFESSIONAL:**



“How long will it take to process my claim?”



“Do I need to provide estimates?”

### 3 UNDERSTAND WHAT'S COVERED

Read your policy documents, they'll explain what you need to know.



#### **FOR HOMEOWNERS AND RENTERS:**

Most damage to homes and rental properties from fire, smoke, and soot—and/or damage caused by firefighters while extinguishing flames—is covered under your standard homeowners/renters insurance policy.



#### **FOR BUSINESS OWNERS:**

Property damage typically covered under a Business Owners Policy (BOP) or through a Commercial Multi-Peril (CMP) policy. (A BOP also offers business income insurance for lost revenues and related expenses.)



#### **FOR VEHICLE OWNERS**

Vehicles damaged by wildfire are covered under the optional comprehensive portion of your auto policy.

For more information, visit [III.org](http://III.org)



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