

LAW OFFICES OF J. CHRISP

5 THINGS TO DO RIGHT AWAY & WHY ACCORDING TO SURVIVORS OF PAST WILDFIRES

THIS LIST IS PRIMARILY FOR SURVIVORS WITH HOMEOWNER'S INSURANCE

1. GET A POST OFFICE BOX & START MAIL FORWARDING

i *As you navigate the difficult road ahead, the ability to receive mail will be important. There will be things your homeowner's insurance company will mail to you. You will need to get ahold of your utility companies. Survivors reported needed to replace items, such as driver's licenses, proof of citizenship, health insurance cards, etc. Having a place to mail all that stuff is important.*

2. GET A NEW E-MAIL THAT IS DEDICATED TO THE LOSS OF YOUR HOME

i *Keeping track of all your communication with your homeowner's insurance company will be difficult. Having to sort through all your e-mails to locate those e-mails can be even more difficult. Many wildfire survivors found it very helpful to have a separate e-mail that was dedicated to communication with their insurance company and others, such as: FEMA, SBA, utility companies, DMV, IRS, contractors, the County, and many others.*

3. GET A CREDIT CARD THAT IS DEDICATED TO THE LOSS OF YOUR HOME

i *When you lose just about everything, you will soon need to buy a lot of things, likely starting with the basics such as a cell phone, a laptop, medications, clothing. It will eventually document much of the "personal property" that was lost. A dedicated credit card will make it much easier to keep track of the purchases that are being made a result of the loss of your home. Survivors also recommended getting a credit card that accumulates points or airline miles.*

4. GET A FILE FOR ALL RECEIPTS FOR ADDITIONAL LIVING EXPENSES (ALE)

i *Many survivors swear by an expandable folder to keep track of receipts. They appreciated having one place where all receipts go from the very beginning so that you don't have to try to remember where that receipt went when it comes time to produce it for your homeowner's insurance (or whomever).*

5. GET 2 NOTEBOOKS: 1 TO RECORD ALL COMMUNICATION WITH YOUR INSURANCE COMPANY & 1 TO RECORD EVERYTHING ELSE

i *Survivors consistently found it difficult over time to keep track of what their insurance adjuster said, and when. Many recommend getting a notebook (diary) to keep track of this communication. Understand that this process may take 1-2 years or more, and your assigned adjuster may change. It is also helpful to have a separate notebook for everything else, so it does not get mixed up.*

CALL (707) 994 – 0529 FOR A FREE CASE EVALUATION

Please Note: These tips are for general guidance only and are not a substitute for legal advice.

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