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I Just Lost My Home or Business to a Fire, What Do I Do Next?

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Take a deep breath. Losing one's home or business to a fire is devastating and the road to recovery will be long and winding. First and foremost, you need to take care of yourself and your family. Make sure everyone is safe, has a place to stay, has replaced prescription medicines, and has had the ability to take a moment. We then recommend taking the below steps:

- 1.) Once you and your family are settled, call your insurance company to open a claim. Ask that a claims adjuster be assigned to your claim. Claims are generally adjusted on a "first come, first served" basis so you want to get in line as soon as possible. Ask your adjuster if you can get a cash advance against your future claim. Also ask for a copy of your homeowner, renter's, or business insurance policy as well as your declarations pages, which will allow you to understand your coverage and to what you are entitled. Report all damaged, destroyed, or lost property, including automobiles. Your insurance policy is a contract and under both the contract and California law, your insurance carrier must treat you fairly and in good faith.
- 2.) Buy a notebook and keep detailed notes of every conversation you have with your insurance company and its representatives, including dates, times, names, and what was discussed.
- 3.) Most likely, your insurance policy will cover you for your displacement costs—things like a hotel room, clothes, toiletries, and if appropriate a rental. Ask your adjuster what your limits are (both monetary and time) for these expenses. Keep all receipts for your expenses as you get you and your family situated so that you can submit them for reimbursement.
- 4.) Begin to collect photos of what you have lost (your own photos or ask friends and family if they have photos of your lost property) so you can prove your loss and also refresh your memory when you need to fill out a loss inventory. Draw a picture of the layout of your home, apartment, or business and then mentally walk around to remember what was where if you do not have photos.

Be sure to look on your social media accounts or online photo storage systems for photos you may have taken of your home and its contents before the fire. These photos can be most helpful in completing any "personal property inventories" and documenting other lost and damaged items to process your insurance claims.

- 5.) Do not feel pressured to hire a public adjuster (a licensed insurance claim professional who will help you document and value your loss taking a percentage of your settlement) or lawyer prematurely. If you do decide to hire a professional, check their credentials and references to make sure that they have experience representing insureds in claims disputes.



- 6.) We highly recommend the book [*The Disaster Recovery Handbook & Household Inventory Guide*](#) by Amy Bach and Carol Ingalls Custodio.

This book has great practical advice regarding insurance claims, answers frequently asked questions and also has lists of items for every conceivable room in a home to help you create inventories of your personal property losses which will be required by your insurance company.

- 7.) Finally, go to the [United Policyholder's](#) website at <https://uphelp.org/>

United Policyholders is a non-profit organization that provides free resources to insureds and has expertise in wildfire recovery and insurance claims. They have already set up a page for the January Southern California Wildfires and will update that page with information about state and federal assistance as well as guidance on how to recover from your losses.

Losing one's home or business is catastrophic and traumatic; hopefully this guidance will ease some of the grief and suffering as you move forward.

At Buchalter, our team includes insurance experts who have been down the path to recovery—both personally and on behalf of our clients. This alert was drafted in conjunction with [Buchalter's Insurance Practice Group](#) to assist those in our community during this difficult time. A future alert by that Group is forthcoming and will provide additional guidance.