



CALFIRE
ATTORNEYS

WILDFIRE SURVIVOR HANDBOOK

This handbook is designed to assist any wildfire survivor who needs help with their recovery effort. If you have any concerns or questions, please call/email our wildfire legal team for assistance.

There is no fee or charge for your call. We are here to help.

(626) 244-7045
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Wildfires Can Cause Life-Changing Damage

If a wildfire has destroyed your property or caused you physical or emotional harm, it's critical to work with experienced attorneys who specialize in wildfire recovery.

At CalFire Attorneys, we have successfully recovered over \$1 billion for wildfire victims across California and beyond. Our team has fought for clients impacted by some of the most devastating wildfires, including the Marshall Fire, Maui Fire, Thomas Fire, Woolsey Fire, and numerous other devastating events across the United States.

Our mission is to hold utility companies and other responsible parties accountable while helping individuals and families rebuild. With decades of combined legal expertise, we are proud to have represented clients in landmark wildfire cases.

This handbook provides vital information about wildfire recovery, legal claims, and how CalFire Attorneys can support you. For any questions or legal assistance, contact us today.

Contact Us:

Phone: (626) 244-7045

Email: Info@CalFireAttorneys.com



FILE INSURANCE CLAIM OR FEMA CLAIM

Note: If you don't have insurance, Call **FEMA** or Reach out to our Wildfire Legal Team for assistance immediately, otherwise:

- 1 Prioritize Safety and Secure the Property**
 - Ensure Safety: Do not re-enter your property until the fire department or relevant authorities declare it safe.
- 2 Contact Your Insurance Company Immediately**
 - File a Claim: Call your insurance company as soon as possible to report the fire loss. Provide your policy number and details about the damage.
 - Document the Call: Write down the claim number, the representative's name, and a summary of the conversation for your records.
- 3 Request Immediate Living Expense Assistance**
 - Additional/Alternate Living Expenses (ALE): Ask your insurer about an advance payment for temporary living costs such as hotel stays, food, or rental housing if your home is uninhabitable.
 - Documentation: Keep all receipts and records of expenses related to living elsewhere.
- 4 Document the Damage Thoroughly**
 - Photograph and Video Evidence: Take photos and videos of all damaged areas, both inside and outside the property. Include personal belongings affected by the fire.



- **Inventory of Personal Property:** Create a detailed list of damaged or destroyed items, including descriptions, purchase dates, and estimated values. If possible, gather receipts or proof of ownership. Send all evidence to your insurance company, regardless of whether you have receipts for everything.

- **Recovery and Cleaning:** Ask your insurer about coverage for cleaning or replacing personal items damaged by smoke or soot.

- **Special Items:** Clarify coverage for high-value items like jewelry, artwork, or electronics, which may have specific limits.



5 Cooperate with the Insurance Adjuster

- **Inspection:** Request that the insurance company send an adjuster to inspect the damage promptly.
- **Provide Evidence:** Share all photos, videos, and inventory lists with the adjuster.
- **Ask for Clarifications:** Ensure you understand what is covered under your policy, including personal property, structure, and additional living expenses.

6 Mitigate Further Damage (This will likely not apply for complete burndowns)

- **Temporary Repairs:** Prevent further damage by removing debris, covering holes, or securing the structure. Keep all receipts for reimbursement.
- **Professional Cleanup:** Consider hiring fire restoration professionals to handle smoke damage, water damage (from firefighting efforts), and deodorization.

7 Review and Negotiate the Settlement Offer

- **Careful Review:** Assess the insurance company's settlement offer for property damage and personal items.
- **Discrepancies:** If you believe the offer is too low, provide additional evidence to justify your claim.

**FILE INSURANCE CLAIM
OR FEMA CLAIM**





8 Keep Records of All Communications

- Log Interactions: Document all phone calls, emails, and letters with the insurance company. Include dates, names, and summaries of discussions.
- Expense Tracking: Maintain a folder of all receipts, invoices, and payments related to the claim.

9 Consider Hiring a Public Adjuster if Necessary

- When to Hire: If the insurance company delays payment, disputes the claim, or offers less than full value, consider hiring a public adjuster. They are licensed professionals who work on your behalf to negotiate with the insurance company.
- Provide Independent Estimates: Obtain an estimate from the public adjuster or a contractor. If the estimate is higher than the insurance company's offer, submit it to the insurer and use it as evidence to request additional payment.
- Choose Wisely: Verify the public adjuster's license, experience, and references before hiring.
- Leverage Estimates: Public adjusters and contractors can provide detailed repair or replacement costs that help push the insurance company toward a fair settlement.

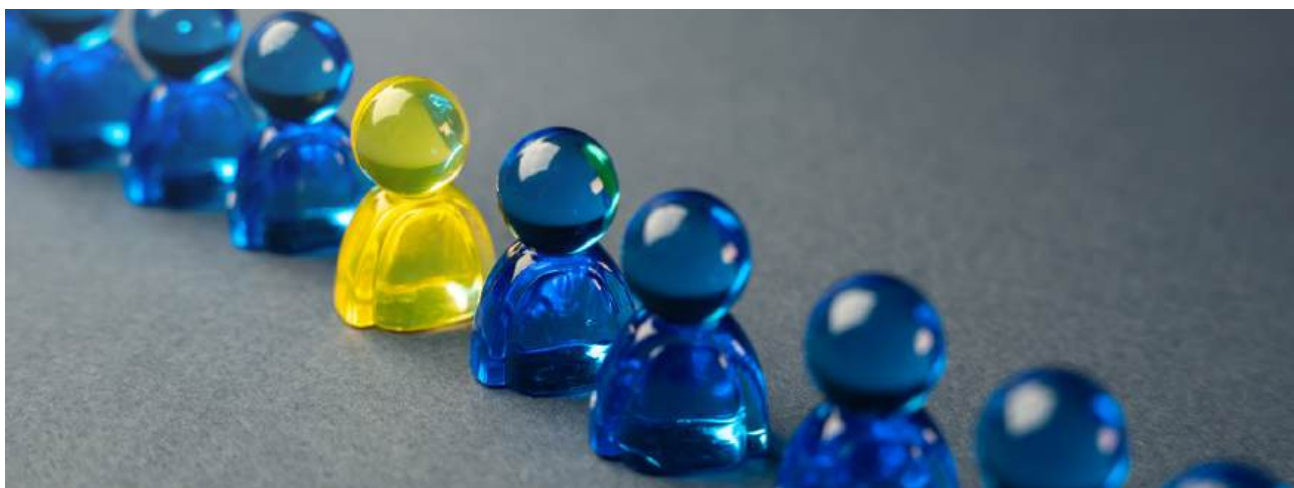
10 Hire an Insurance Bad Faith Attorney

- Hire an Attorney if Necessary: If you are still not getting anywhere with your insurance company, consider hiring an insurance bad faith attorney. These professionals specialize in holding insurance companies accountable for unfair practices. For a recommendation, contact CalFireAttorneys.com or (626) 244-7045.
- Do not delay or you may blow the statute of limitations for your claim.

**FILE INSURANCE CLAIM
OR FEMA CLAIM**



TIPS FOR SUCCESS



- **Be Persistent:** Follow up regularly with your insurance company to ensure progress.
- **Log Interactions:** Document all phone calls, emails, and letters with the insurance company. Include dates, names, and summaries of discussions.
- **Expense Tracking:** Maintain a folder of all receipts, invoices, and payments related to the claim.
- **Seek Legal Advice if Needed:** If disputes arise, consult an attorney specializing in insurance claims.
- **Protect Yourself:** Avoid signing any agreements or releases without fully understanding them.

FEMA CLAIM

Assuming you do not have insurance or not enough coverage, Call FEMA

- **Step 1:** Assess Eligibility
- FEMA provides assistance for losses due to federally declared disasters. Confirm that your area has been declared a disaster zone by checking FEMA's Disaster Declarations page.
- **Step 2:** Gather Required Information
- Prepare the following documents and information:
 - Your Social Security Number (SSN) or the SSN of a minor child in your household.
 - Your current address and the address of the damaged property.
 - Contact information: phone number and email address.
 - Insurance policy details (homeowners, renters, flood, etc.).
 - Total household income before taxes.
 - A description of the damage and losses.
 - Banking information (if you want funds deposited directly into your account).
- **Step 3:** Register for FEMA Assistance
- You can register for FEMA assistance through one of the following methods:
 - Online: Visit [DisasterAssistance.gov](https://www.disasterassistance.gov).
 - Phone: Call FEMA's toll-free helpline at 1-800-621-3362 (TTY: 1-800-462-7585) between 7:00 AM and 11:00 PM ET.
 - Mobile App: Download the FEMA mobile app for Android or iOS and register through it.
 - In-Person: Visit a local Disaster Recovery Center (DRC). Use FEMA's DRC Locator to find the nearest center.



FEMA CLAIM

Assuming you do not have insurance or not enough coverage, Call FEMA



- Step 4: Document the Damage
- Take detailed photos and videos of the damage before starting any cleanup or repairs. Keep all receipts related to temporary housing, repairs, or other disaster-related expenses.
- Step 5: Work with an Inspector
- After you register, FEMA will schedule an inspection to verify the damage. Be prepared to:
 - Show identification.
 - Provide proof of occupancy or ownership (lease, utility bill, property deed, etc.).
 - Accompany the inspector during the inspection.
- Step 6: Follow Up on Your Application
- After your application is processed:
 - Log into your account on DisasterAssistance.gov to check your status.
 - Contact FEMA's helpline if you have questions or need assistance.
- Step 7: Appeal If Necessary
- If your claim is denied or you disagree with the decision:
 - Write an appeal letter within 60 days of receiving FEMA's decision.
 - Include any supporting documents or additional evidence.
 - Submit your appeal via mail or fax to the address or number listed in FEMA's decision letter.

Additional Tips:

- Contact Your Insurance First: FEMA assistance does not duplicate insurance payments but can cover gaps.
- Stay Informed: Follow local emergency management and FEMA for updates.
- Beware of Scams: Verify FEMA representatives by asking for official ID.



CONTACT WILDFIRE ATTORNEY

1 CONTACT THE WILDFIRE ATTORNEY AS SOON AS POSSIBLE – YOU MAY BE ELIGIBLE FOR COMPENSATION.

Most wildfire attorneys offer free consultations to assess your case. There is no charge to find out if you have a case. Be prepared to explain your situation and provide basic details about your losses and the fire's impact.



2 PREPARE FOR THE CALL OR FOLLOW UP CALL



Gather the following documents and information to share with the attorney:

Proof of residence or property ownership: Deed, lease agreement, or property tax statements.

Insurance policy information: Include policy number, claim number, or declarations pages and any correspondence with your insurer.

Photos or videos: Documenting the damage to your property, personal belongings, or the surrounding area.

Receipts and records: For evacuation expenses, temporary housing, repairs, and other costs incurred.

Personal impact: Prepare to discuss what happened, any emotional distress, injuries, or loss of income.



3 UNDERSTAND THE LEGAL PROCESS



During your consultation, the attorney will:

- Explain the types of claims you may have (e.g., personal injury, property damage, business interruption).
- Discuss the potential defendants, such as utility companies, contractors, or other responsible parties.
- Provide an overview of the litigation process, including investigation, filing a claim, settlement negotiations, and potential trial.

4 SIGN AN ENGAGEMENT AGREEMENT

- If you choose to move forward, you'll sign an agreement outlining the attorney-client relationship.
- Most wildfire attorneys work on a contingency fee basis, meaning they only get paid if they recover compensation for you.

5 COOPERATE WITH THE INVESTIGATION

- The attorney will gather evidence to support your claim, including fire reports, expert analyses, and utility records.
- Be responsive to requests for additional documents, interviews, or other information.

6 REGULAR COMMUNICATION

- Expect updates on the status of your case.
- Ask questions and stay informed about any developments or next steps.

7 PREPARE FOR POTENTIAL OUTCOMES

- Your case may result in a settlement, class action resolution, or trial.
- The attorney will explain the pros and cons of settlement offers and whether further action is recommended.

8 RECEIVE COMPENSATION

- Your case may result in a settlement, class action resolution, or trial.
- The attorney will explain the pros and cons of settlement offers and whether further action is recommended.
- Keep records of all communications and updates regarding your case.
- Notify the attorney of any changes in your circumstances that could affect your claim.



WILDFIRE COMPENSATION QUESTIONS

**Do you have a claim that may be eligible for compensation?
If the answer is "yes" or "maybe" to any of these questions,
you should contact a Wildfire Attorney.**

- Did you suffer any property damage because of the fire?
- Are you a resident of the affected area?
- Were you exposed to fire, smoke, embers, or ash?
- Were you a homeowner or a renter?
- Was your home a total loss?
- Were you exposed to fire, smoke, embers, or ash?
- Do you work in the affected area?
- Did your property or home have any fire or soot and ash damage?
- Did your business suffer losses?
- Did you suffer damage to your personal property?
- Did you suffer damage to your real property?
- Did you evacuate and have to find shelter away from home?
- Were you hurt during the fire or evacuation?
- Did you breathe in smoke?

COMPENSATION?

WHAT TYPES OF DAMAGES MAY I RECOVER?



You may be entitled to recover compensation for damage to:

- your residence and other structures,
- personal property,
- trees and vegetation,
- evacuation expenses,
- personal injury and death,
- annoyance and discomfort,
- loss of use of your home and property,
- business losses,
- and loss of income.





WHY DO I NEED AN ATTORNEY?

Attorneys have the ability to obtain reimbursement for you for losses beyond what any insurance or government assistance may cover. When utility companies and their contractors wrongfully cause a fire and harm to others they often use their tremendous resources to fight hard in minimizing payouts to anyone who suffers a loss. Seasoned wildfire attorneys fight for you to prove the corporation is responsible and to establish the true value of your losses, including your annoyance and discomfort from this devastating event. We hire experts in fire investigation, hydrology, metallurgy, erosion, rebuilding costs, tree valuation, and personal property valuation.



IF I HAVE INSURANCE, WHY SHOULD I JOIN?



First, our attorneys will never take a penny of any of your insurance proceeds; that money is owed to you for covered losses. Additionally, our experience has shown that most people with insurance are often heavily underinsured for this incident or your insurance company may deny the full value you believe you are entitled to recover. For example, insurance companies often do not provide reimbursement for the annoyance and discomfort you have experienced. Insurers will not cover damage for emotional distress, annoyance, discomfort, pain or suffering. As a result, we fight to ensure those responsible for causing the fire pay the difference and ensure you are fully compensated for the losses that you suffered.



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“What if I do not have insurance?”

You should call a wildfire attorney immediately because recovery might only be possible through an attorney. We help uninsured homeowners and renters. California law permits recovery for both uninsured and insured victims. If the fire was caused by a company's negligent or careless action and you were harmed, then you are entitled to be reimbursed and we will work tirelessly for that reimbursement.

“Do I need to pay an attorney to help me?”

You do not pay us, unless we recover for you and you will not pay out of pocket for any of our service. Our fee is by calculated by a Contingency Fee Agreement, we are paid by an agreed-upon percentage from any recovery we obtain on your behalf. We advance all costs including costs of expert fire investigators, forensic experts, appraisers and restoration experts, tree experts, etc. If the case does not produce a recovery, attorneys absorb the loss of the advanced costs. Clients have no obligation to pay costs if the case does not produce a recovery.



WHAT CONTINGENT FEE PERCENTAGE DO ATTORNEYS CHARGE?

For more detailed information, please contact us directly to discuss your engagement agreement.

Phone: (626) 244-7045

Email: info@calfireattorneys.com

IS THE CASE A CLASS ACTION?

No. Class actions are not appropriate in wildfire cases as each client has their own separate claim. No client is privy to information about the size and nature of any other client's claim.

These matters are kept in confidence by attorneys under the Attorney-Client Privilege.

WILL THE GROUP RECEIVE ONE LUMP SUM TO SETTLE ALL THE CASES?

No. Attorneys require defendants to make individual offers on each client's case. In some instances a settlement may be aggregated, but this is rare and your attorney will be able to guide you as to any differences.

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HOW LONG WILL LITIGATION LAST?

Generally speaking, the case may last between 2 and 4 years.

WILL THERE BE A JURY TRIAL?

Possibly, but 95% of wildfire cases are settled at mediation or settlement conferences before trial.





FORCED TO EVACUATE HOME?

WHAT YOU SHOULD KNOW
ABOUT YOUR MORTGAGE, RENT
AND UTILITY BILLS.



MY HOME BURNED DOWN. DO I STILL HAVE TO PAY MY MORTGAGE?*

Homeowners affected by a disaster are often eligible to reduce or suspend their mortgage payments for up to 12 months, according to Fannie Mae, the Federal National Mortgage Assn.

If your home was destroyed in a wildfire, contact your mortgage servicer as soon as possible to discuss your options. You may be qualified for a forbearance plan that will temporarily lower or eliminate your monthly payment and prevent late fees and foreclosure. You will eventually have to pay what you owe once your forbearance plan expires.



WHAT ABOUT MY PROPERTY TAXES?

If your home or business was affected by the windstorms or fires, you may be eligible for temporary property tax relief through the Los Angeles County assessor's office. You should file a misfortune or calamity claim to request reassessment of your property. You will qualify for tax relief only if the damage to your property exceeds \$10,000 and you file your claim within 12 months of the incident. If approved, your reduced tax rate will remain in effect until your property is restored or rebuilt.





MY RENTED HOME OR BUSINESS WAS DAMAGED OR DESTROYED. DO I STILL NEED TO PAY RENT?

Under California law, your rental agreement will become void if the rental unit is completely destroyed in a disaster. You will no longer be required to pay rent and your landlord must return your security deposit.

If your rental unit is partially destroyed and can't be lived in, you can choose to end your rental agreement or wait for your landlord to make the necessary repairs.



I LIVE IN AN AREA NOT DIRECTLY AFFECTED BY THE FIRES. WILL MY RENT GO UP?

California's anti-price-gouging law is now in effect, which limits rent increases to no more than 10% above pre-emergency levels after an emergency is declared. The limit applies to both existing tenants and new leases. It will expire Feb. 6, unless extended through executive orders or local declarations.

Price-gouging protections apply anywhere in the state where displacement increases demand for housing, according to the California Apartment Assn.

Do I need to pay my utility bills?

Southern California Edison, which provides power to the Altadena area, suspended billing for all customers who live in mandatory evacuation zones, said company spokesperson Gabriela Ornelas.

Southern California Gas customers who lost their home or business do not need to contact the company to end service, said company spokesperson Erica Berardi. The natural gas provider will forgive the current bill and the most recent bill for customers whose properties have been destroyed.



FORCED TO EVACUATE HOME?

WHAT YOU SHOULD KNOW ABOUT YOUR MORTGAGE, RENT AND UTILITY BILLS.

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DO I NEED TO PAY MY UTILITY BILLS?

Customers who have had their natural gas service turned off by SoCalGas for safety reasons will not be billed during the outage.

The Los Angeles Department of Water and Power paused billing notices in areas directly affected by the fires, said spokesperson Michelle Figueroa. It also encouraged customers facing financial hardship to contact the utility about managing their bill."

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WHERE CAN I GET HELP FINDING TEMPORARY HOUSING?

If you can't find housing with friends or family, there are a few options for free or discounted housing.

Airbnb.org, a nonprofit that works with Airbnb hosts, is providing free, temporary housing for those displaced by the fires, and you can sign up here.

Some hotels are offering discounted rates. The Balaciano Group, a landlord with several apartment complexes in the San Fernando Valley, is also offering discounts to fire victims.

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IS GOVERNMENT AID AVAILABLE?

You can receive \$770 from the Federal Emergency Management Agency under its serious needs assistance program, which can help you pay for things such as water, baby formula and food.

To apply, call 1-800-621-3362 or visit the following website:

<https://www.disasterassistance.gov/>

FEMA also offers temporary housing assistance, however, California must request that assistance for it to kick in.



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WHAT CAN RENTERS INSURANCE DO?

If you have renter's insurance, file a claim as soon as you can.

Rick Dinger, president of Crescenta Valley Insurance, said renters policies often offer at least \$25,000 to replace damaged personal property and help you find and pay for a new place to live.

If you are one of the many people who do not have renters insurance, you can apply for a low-interest loan from the federal government to replace things such as clothes, furniture and cars. You don't need to own a business to qualify, and renters can borrow up to \$100,000."





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