

# Checklist for Working With Insurance

**Uninsured?** Contact Katherine Peoples at [katherine@hppcares.org](mailto:katherine@hppcares.org).

Do not rush to sell your home—there are numerous programs available to assist you. We can help you navigate these programs and explore your options.

**Our services are completely FREE.**

**Insurance Company:** \_\_\_\_\_

**Do I have Fire Coverage?** \_\_\_\_\_

- How much personal effects? \_\_\_\_\_
- How much for housing allowance? \_\_\_\_\_
- How much for immediate assistance? \_\_\_\_\_
- How much to rebuild? \_\_\_\_\_

**HPP CARES has been at the forefront of crisis response and advocating for clients with insurance companies for over 15 years. Our mission is to ensure you receive the support and resources you are entitled to.**

**We encourage you to review the recommendations provided below. However, if you feel there are any inequities in the process, please don't hesitate to contact our founder, Katherine Peoples, at [katherine@hppcares.org](mailto:katherine@hppcares.org) or by phone at 562-281-8861 immediately.**

## What You Need to Know When Contacting Your Insurance Company:

- 01** Start to make a list of personal effects. Look at photos on your cell phone of interior and exterior.
- 02** **Document the Conversation:** Note the name of the representative you speak with and request that all correspondence be sent via email or to an alternative mailing address, if necessary.
- 03** **Communicate Your Situation:** Inform the representative that you have been impacted by the fires. Be prepared to answer all questions they may have.
- 04** Your insurance company should provide you 4 to 6 months via a wire payment to your bank account for living and food expenses.
- 05** You should also expect  $\frac{1}{3}$  of your personal property amount as soon as you file your claim.
- 06** **Inquire About Assistance Programs:** Ask what sort of coverage you have.
  - **Immediate:** housing vouchers, food and clothing
  - **Personal effects:** replace items lost what are your limits
  - **Rebuild:** how much is allotted for you to rebuild your home, how do you get an adjuster assigned?
  - Do you have to work with the suggested contractor that the adjuster is trying to assign.

HPP Cares is a HUD-approved Housing Counselling Agency – HUD 84916 # 501 c 3 non-profit.

*Our services are completely free of charge*

## Checklist for Working With Insurance (continued)

### WATCH OUT FOR:

- Please be aware that many instances of construction fraud start with adjusters recommending a specific contractor for the job. Remember, you have the right to choose your own contractor. Inform the adjuster that while you will consider their suggestions, according to the State of California Insurance Commissioner, the choice is ultimately yours. Note you are not getting any special treatment if you work with their contractor.
- Do not feel intimidated or pressured into accepting a low settlement on your policy. If you suspect you are being lowballed, contact HPP CARES at 562-281-8861. We can connect you with the task force at the State of California Insurance Commissioner's office for further assistance.
- Be aware that some families, homeowners, and small businesses impacted by the event may receive checks directly from their financial institution, while others may need to have their checks signed over to their mortgage servicer. This often occurs when there is an existing mortgage on the property, as the lender wants to ensure the home is rebuilt. However, this may not always be the case.

If you have questions or feel there are inequities in the process, please contact our agency for support. HPP CARES is here to advocate for you.

Reach us at 562-281-8861.

Seek Further Support: If no assistance is offered, contact HPP CARES immediately. One of our HUD-approved counselors will work with you and your insurance company to explore available resources and solutions for your insurance needs.



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