

INSURANCE ASSISTANCE:

**Consumer Hotline: 1-800-927-4357
(HELP)**

Californian Department of Insurance/Insurance Commissioner's
Office Headquarters Offices
300 Capitol Mall, Suite
1700
Sacramento, CA
95814

The process of rebuilding will require property owners to work with their insurance companies. Working with your Insurance Broker will help you understand your policy and what you need to facilitate the fastest method for covering the costs of rebuilding. ***If your property was cleaned by the State, the Community Development Department can not issue any building permits without insurance information provided to the Environmental Health Division.***

The County does not have subject matter expertise staff that are insurance experts nor which can advise you on your policies' details. You should contact your trusted Insurance Agent and discuss any issues with them. The State Insurance Hotline is available to help if you think you are being treated unfairly or are having problems with your insurance provider.

The following consumer protection guidelines were produced by a national non-profit, United Policy Holders, with some safety and recovery tips. United Policyholders is a non-profit organization that is a voice and an information resource for insurance consumers in all 50 states. Below is a checklist to help keep you on track during this stressful time:

- Take care of your family's needs first.
- Housing is a priority – talk to your insurance company about the housing expense allowance.
- Keep a diary of who you talked to, the number you called, date and time and what was said.
- Keep all of your paperwork organized and together.
- Take photos of your property before any cleanup of debris removal.
- Get a complete and current copy of your insurance policy.
- Ask for a cash advance for Additional Living Expenses (ALE).
- Do not rush into signing contracts and avoid making major financial decisions in the first few weeks.
- Check references carefully before hiring any vendor or professional.
- Use the free help and resources that are available at www.uphelp.org

TOP INSURANCE TIPS:

- Be proactive in the claim process and keep good notes.
- Don't pad or exaggerate your claim.
- Give your insurance company a chance to do the right thing, but don't mistake a friendly representative for a friend.
- Document and support your claim with proof, details and estimates.
- Present clear requests in writing that explain what you need, when you need it, and why you're entitled to it.
- Think of your insurance claim as a business negotiation – you're dealing with a for-profit company.
- Try to resolve problems informally, but complain in writing, go up the chain of command and/or use government agency help when necessary.
- Get specialized professional help when you need it.