



# Insurance Department

## During an Emergency: After a Fire Loss

The decisions you make in the immediate aftermath of a fire loss are vital for protecting your financial recovery and ensuring your insurance claim is successful. Insurance policies and coverages differ significantly by carrier, and all claims will be paid according to your specific policy language and explicit terms.

### STEP 1: Contact Your Insurer

- **Notify Your Carrier Immediately:** Call your insurer's claims line or file your claim on their website as soon as you are safe.
- **Don't Panic Over Missing Paperwork:** If you fled without your paperwork, claims agents and insurers can often locate your policy using information such as your full name, home address, and telephone number.
- **Find Your Insurer's Contact Information:** Locate your insurer on our *Claim Assistance & Support Resources* guide.
- **Ask Crucial Tracking Questions:** Write down your claim number, the full names and direct telephone numbers of every representative or adjuster you speak with, and ask when you can expect an adjuster to visit the property.

### STEP 2: Managing Your Additional Living Expenses (ALE)

- **Utilize Available ALE Coverage:** If a covered fire renders your residence uninhabitable, typical homeowners insurance includes ALE to help cover the immediate spike in your daily costs. You should also inquire if your insurance provider can help find suitable temporary housing under your policy. Reimbursable costs under ALE often include hotel stays, short-term rentals, and dining out if your current lodging does not provide a kitchen.
- **Maintain Records of All Receipts:** To process reimbursements, insurers require comprehensive physical or digital documentation. This applies to lodging, food costs that exceed your usual spending, increased travel expenses, and costs for boarding pets. Using debit or credit cards instead of cash creates a reliable, dated digital record of all disaster-related spending for your claim.

### STEP 3: Protect and Document the Property (Once it's Safe to Re-Enter)

- **Wait for Official Clearances:** Do not attempt to return to an evacuated property until state or local public safety officials have formally declared the area safe from hazards like downed power lines or broken gas lines.



- **Perform a Complete Visual Inspection:** Avoid sharp debris or broken glass when touring the property. Take detailed notes and comprehensive photos/videos of all damaged structural areas and personal property prior to disturbing or moving any items.
- **Identify Concealed Damage:** Carefully examine flooring, walls, and ventilation systems for hidden smoke, soot, or ash contamination.
- **Implement Temporary Safeguards:** Secure the remaining structure against further weather damage or theft by making necessary interim repairs, such as boarding windows or tarping roof openings. Retain all material receipts, as these mitigation expenses are typically reimbursable by your insurer.
- **Consult Adjusters Before Permanent Repairs:** To avoid potential coverage denials, do not initiate permanent structural restoration until you have consulted with your insurance adjuster.
- **Retain Damaged Property:** Keep all affected belongings on-site until the adjuster has finished their inspection and cataloging. Since the carrier may choose professional restoration over replacement, do not discard any property without official authorization.
- **Engage a Licensed Professional:** Share insurance estimates with your chosen contractor. While insurers may provide suggestions, you are not obligated to use their preferred vendors. Verify contractor credentials through the Division of Professional Licensing via the License Lookup Verification portal (<https://secure.utah.gov/llv/search/index.html>) to ensure your contractor is properly licensed.