

# After the Fire - First Steps



Use this as a guide as you begin your recovery efforts. Everyone's timeline will be different, but L.A. will recover!

## Immediate Steps

### First Priorities

- **Contact your insurer immediately, and begin tracking communication.**
  - Create a communication log and update it every time you speak with someone from your insurance company.
  - If you don't have insurance, monitor our Fire Response page for resources that may be available to you.
- **Make a plan.** If there are multiple adults in your household it is helpful to identify early who will be responsible for what - communication is key.
- **Notify friends and family on your current needs,** many people are eager to help you but often don't know how.
- **Accept help,** everyone is in this together.

### Assessing your property

- Wait for the all-clear from local authorities - it is important not to get in the way of first responders as they work to control the situation.
- Minimize traffic, if applicable choose one or two people to first evaluate your property - ensure the other residents in your home have a safe place to stay while you visit your property. Understand this will be emotional.
- Gather supplies, we recommend the following when entering into a disaster zone:
  - PPE: Sturdy, closed toed shoes with heavy soles, respirator, gloves
  - Rechargeable flashlight
  - Fully charged cell phone or camera to photograph damage
  - First Aid Kit
  - Tape measure
  - Notebook & Pen
- Document, Document, Document:
  - There's no such thing as too many photos. Some recommend downloading a timestamp application for your phone - check with your insurer as to what their expectations are.
  - Prepare a list of contents in your home, if you're having trouble remembering everything, check old photos from inside your home and make a list of everything you see.

**Reminder:** Do not approach downed power lines. Gas lines may have been impacted by the fire, if you smell gas immediately evacuate the area and notify authorities. Additionally, be aware of potential hot spots.

If you are unsure of the structural integrity of your property - reach out to Cuest Corp for advice before entering!

## Next Steps

<b>Initial Cleanup</b>	<p><b>Know your options</b></p> <ul style="list-style-type: none"><li>● Phase 1 cleanup occurs automatically at no cost - visible hazardous waste.</li><li>● Phase 2 has options:<ul style="list-style-type: none"><li>○ Government managed cleanup program<ul style="list-style-type: none"><li>■ No out of pocket expense</li><li>■ Rigorous testing and protocols</li><li>■ Insurance coverage may require remittance to government.</li></ul></li><li>○ Private contractors<ul style="list-style-type: none"><li>■ Homeowner pays expense</li><li>■ Homeowner required to pull all permits</li></ul></li></ul></li><li>● Regardless of either choice, you may be required to submit an ROE to allow access to your property.</li></ul> <hr/> <p><b>Caution!</b></p> <p>Do not begin cleanup activities without proper approval. Ensure that any contractor approaching you and offering cleanup assistance understands California's regulations regarding site cleanup after a wildfire.</p>
<b>Securing your property</b>	<p><b>If access to your home has been compromised, you need to secure your property:</b></p> <ul style="list-style-type: none"><li>● Ensure all doors/windows have been boarded up.</li><li>● Roof damage may require tarps.</li><li>● Depending on your insurance you may be eligible for compensation.</li></ul>
<b>Know your rights</b>	<ul style="list-style-type: none"><li>● <b>For a homeowner who's home is completely destroyed the following is required of the insurance company:</b><ul style="list-style-type: none"><li>○ Immediate payment of a minimum of <math>\frac{1}{3}</math> of the estimated value of personal belongings (contents)</li><li>○ Immediate payment of four (4) months rent for your local area</li><li>○ These payments are required whether an adjuster has inspected the property or not.</li></ul></li><li>● Check with your policy holder and rely on the California Consumer Protection Board and the California Department of Insurance.</li></ul>
<b>Still need help?</b>	<p><b>If you feel like you still need help as you begin the journey of recovering from the devastating fires, Cuest Corp is here to help. As a member of the community and an expert in building within L.A. County - we are here to assist you in any way that we can.</b></p>