



Smoke and ash damage from a wildfire

If your home was exposed to wildfire smoke and ash, you want to make sure it and its contents get properly inspected, tested, cleaned/treated and restored to pre-exposure condition. Damage to your home and possessions by smoke and ash is covered in your home policy. Payment for smoke damage to the structure of your home (walls, studs, wall-to-wall carpeting etc.) comes out of your dwelling coverage. Payment for smoke damage to area rugs, clothing, curtains, furniture, etc.) comes out of your contents coverage. No special dollar limit cap (such as you may find for mold) should apply, other than your overall dwelling and contents insurance limits.

Smoke damage can be both visible and invisible to the naked eye. So it is particularly important to have qualified experts do the inspection, testing, cleaning and restoration. Generally someone hired by your insurance company will do an inspection and issue payment for the amounts they believe they owe to restore your home and your possessions to pre-loss condition. That someone may be a claim adjuster, or an air quality expert, or simply a house cleaner. The person your insurer authorizes to make the decision about whether there is damage and what needs to be done to fix it – may or may not be the qualified expert you need. So the question often arises: Who pays for the thorough inspection, report and fix?

Your insurer may bring in outside vendors to do testing and prepare reports on your home's condition, or do the actual cleaning/restoration. If you have reason to believe your insurer or a vendor has not conducted a proper inspection, or done necessary testing, we recommend that you: Speak UP and get them to do so, find a qualified expert you trust. If your insurer refuses to cover their fee, you have two choices: Complain to your state insurance regulator and keep pushing until the insurer changes their mind, or pay the fee yourself.

This checklist will help you identify and document smoke damage to support your homeowners insurance claim and restore your home to pre-loss condition.

- **Document damage that you observe.** Take pictures of all visible damage. If you or a household member are experiencing health problems, report that to your doctor.
- **Cooperate with your insurer's attempts to inspect your home.** Inspections and estimates will be necessary before your insurer will approve payment for cleaning and/or repairs. Take notes during inspections and conversations with insurance adjusters and others related to your home and claim.
- **Be prepared to advocate for thorough inspections and/or testing or second opinions.** Your home should be as clean and safe as it was before the wildfire. When it comes to smoke and ash damage, you may get a variety of opinions - even from qualified experts. The key is finding professionals you can rely on and who will stand behind their work. It is particularly important to get a second opinion if your insurer is relying on an inspection or report by a claim adjuster or expert who is not "independent" or truly qualified. For example, if a professional earns most of their income from insurance companies, they may not be truly independent. If an adjuster is not trained in air quality or particulate assessment, their opinion is just an opinion.

- **Consider hiring your own independent expert(s).** If your insurer is not willing to pay for appropriate inspections and testing, ask again in writing, politely remind them of their legal duty to fully investigate all damage, including what may be hidden in carpeting or on or behind drywall. If you fail to get a commitment from your insurer, and you have reason to believe your home is not clean or safe, you can hire and pay for a thorough inspection and testing by an independent reputable “restoration” specialist.
 - Certified Industrial Hygienists (“CIH”) test for evidence of smoke, soot, char, and contaminants left behind in the air and on surfaces. Before hiring a specialist, ask to see what their typical report looks like. Confirm that they have recent experience evaluating homes that have been exposed to wildfire smoke and ash. Check references carefully. Look for companies who are working with a certified CIH and accredited lab in good standing.
 - Indoor testing is performed by a Field Tester. Swab testing of surfaces is collected to establish if there are particulates left behind such as carbon, soot, and ash. A vacuum air canister is used to test for chemical off gassing called “aldehydes” that can be isolated for those specific to wildfire smoke. The testing results are the documentation you need to submit to your insurer. They are also the basis for determining the cleaning and repair methods - often described as “remediation techniques” – that will make your home clean and safe again. The cost of properly testing a home vary. It generally costs between \$2,000-\$4,000 for the collection of samples, lab work and a written report.
- **Be aware of common areas of disagreement.** Your insurance company will most likely pay for cleaning **visible** smoke and ash. Disputes often arise over whether surface cleaning is adequate, whether items can be cleaned or need to be replaced, and whether particulates remain in the home that are invisible to the naked eye. There are many different types and levels of cleaning of the interior of a home. The costs can vary from a few hundred dollars, to six figures.
- For some items you will not know if they can be successfully cleaned until after an attempt has been made. If you feel strongly that cleaning an item will be a waste of time and your limited insurance coverage, insist on a fair replacement value settlement for that item. If you are not satisfied with the condition of items after they’ve been cleaned, you can claim the replacement value in addition to the cleaning cost.
- Insurance adjusters have relationships with restoration companies and they often will recommend or even send a company out to perform cleaning and repairs. Although you may welcome that help, you still need to oversee the work and get cost estimates in advance. Homeowners generally expect insurance companies to stand behind vendors they recommend, but that does not always happen. If you are not satisfied with the extent, quality or cost of work done by a vendor who came through your insurance company, do your best to resolve the dispute and seek help from your insurer. If a restoration worker damages your property, document it and seek redress from their company. Don’t use up your own insurance benefits paying for the damage.

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