



DEBRIS REMOVAL AFTER A PARTIAL OR TOTAL PROPERTY LOSS

Who is responsible for clearing debris from my lot and is that covered under my policy?

You, as the property owner, are responsible for clearing the debris from your lot. Your policy should cover debris removal as a necessary expense to bring your property back to its pre-loss condition.

How much insurance do I have to pay for debris removal?

The amount of benefits available for debris removal depends on your insurer and your policy. You either have to use part of your Coverage A (dwelling) benefits to cover this expense, or there may be extra benefits for debris removal on top of your Coverage A. This extra coverage may be 5, 10 or 15% of your Coverage A benefits, it may be tied to the amount of the loss, or it may be a fixed dollar amount labeled as "Additional Coverage." You also probably have \$500 of coverage to remove a tree that falls and damages your property.

Example: Coverage A = \$400,000 Damage = \$100,000 Additional Coverage = \$15,000

Debris removal coverage may be:

\$40,000 (10% of Coverage A) or;

\$10,000 (10% of the amount of the damage) or;

\$15,000 (Additional coverage limit)

Is there anything I need to do before my lot gets cleared?

Photograph all recognizable items in the debris before they are taken away, particularly items that your insurer removes for cleaning/salvage. Your insurer may bring in a company to clean and store items. Their fees usually get deducted from your insurance benefits for contents.

Disagreements often arise over whether damaged items are salvageable and can be cleaned or whether it makes more sense to replace them. Examine the items your insurer or cleaning company deem salvageable. If you feel they really can't be cleaned, or that cleaning and storage costs will exceed the cost to replace them, work it out with the adjuster. After these costs get deducted from your contents insurance coverage, you'll be left with less money to replace destroyed items.

Helpful Hint: It's a good idea to ask the insurance company for written confirmation that they have fully inspected the loss location to their satisfaction and agree that you can move forward with debris removal and clearing the site.

What If my insurance isn't enough to cover the cost of debris removal?

If your property was damaged or destroyed but not in a disaster that impacted other homes in your area, you'll have to negotiate the price for the removal work and pay out of pocket if it's above your policy limits. But if a disaster impacted your home and others in your area, your city or county may help with debris removal. They may provide free "roll off" dumpsters and/or they may give you the option of participating in a coordinated lot-clearing program. In a coordinated program, the city or county screens and selects contractors to remove the debris from the lots of homeowners who want to participate. To participate, the homeowner needs to complete paperwork and work with their insurer and the city/county to arrange payment. When these programs are well organized and well run, they provide cost savings and quality control to help homeowners get their lots cleared without extra headaches. If you participate in a coordinated program and the cost ends up being less than your policy limits for debris removal, you may be able to apply the benefits left over toward repairs/rebuilding.

If I participate in a coordinated program, am I protected if the coordinated debris removal cost ends up being more than my insurance coverage?

It depends on your insurance company and how your city/county sets up the program. In some areas in the past, the city or county made an agreement with insurance companies that homeowners who agreed to participate in the program would *not be asked to pay anything out of pocket toward debris removal, even if the cost ended up being above their policy limits*. Before you submit the paperwork to participate in a coordinated debris removal program, find out whether you will have that protection.

What other issues might come up related to debris removal?

Hazardous material removal and disposal issues may come up. And, if your foundation needs to be removed, the soil under it will most need re-compacting. Any work that is necessary to restore your home to its pre-loss condition should be covered up to the limits in your policy, and subject to exclusions (as long as those exclusions are written in plain, clear and unambiguous wording). If your insurer is refusing to cover necessary expenses and/or relying on an exclusion that is vague or ambiguous or does not seem applicable, speak UP and enforce your rights to collect insurance benefits for the work that needs to be done.

Tips for sifting debris by a Colorado Springs wildfire survivor who found his wife's wedding ring:

1. Never walk on top of the debris; that'll only crush or break what you're trying to save.
2. Work slowly in from the side.
3. Sift from the top in small layers and work your way down to the bottom.
4. What you're looking for will likely be at the bottom of the debris.

Suggested Reading from the UP Claim Help Library:

Speak UP: www.uphelp.org/speakUP

Claim Tips for Your Dwelling: www.uphelp.org/dwelling

Rebuilding 101: www.uphelp.org/rebuilding

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