



Tips re: Smoke/Extreme Heat/Hidden Damage and other issues relating to “partial” losses

If the area where your home is located was hit by a wildfire but your home was spared, there may be hidden damage you’ll want your insurer to pay for. Make sure to notify your insurer that you need a thorough inspection. This includes opening up walls to check the framing. If your insurer refuses to authorize a damage inspection by a qualified professional, get one done on your own. If damage is discovered, file a claim and seek full reimbursement from your insurer.

Unique claim issues come up for homeowners with partial losses. Partial loss claims can be lower priority for adjusters/insurance companies. Company adjusters are notorious for trying to cover up smoke damage with paint as opposed to removing and replacing smoke damaged items. Homeowners need to be politely assertive in claim negotiations to ensure that their home is restored to a “uniform and consistent” appearance as opposed to a “patchwork quilt” of new and old materials/construction.

Another issue to be aware of is mold. Mold often develops after a home is partially damaged by fire. It’s critically important that it be cleaned and removed quickly and completely. Known in the “biz” as Mold Remediation, the cleaning/drying process can be expensive when it’s done right, so insurance companies have developed ways to control their payouts for this work. If your adjuster tells you your policy has a “total mold exclusion” please email info@unitedpolicyholders.org ASAP.

If your home was partially damaged and/or subjected to extreme heat, a thorough inspection by a qualified professional should include:

Roof:

Inspect for damage from burning embers. If heat is extreme, the roof structure may be compromised. A roofing expert can verify damage.

Structural steel, iron:

Steel and iron structures may transfer heat and serve to destabilize a foundation or retaining wall.

Stucco, Siding and Concrete:

Spalding and cracking may occur to stucco due to dehydration and baking. Siding may experience melting after exposure to heat. Heat may also damage an anchored foundation or footing and may require testing as well as concrete core sampling. Structural engineers may do x-ray testing and other miscellaneous forensic work

Windows:

Window frames may melt, blister or discolor due to heat. Glass can experience warping, discoloration and lose some of its transparent or translucent clarity.

Interior:

Smoke damage will occur to all porous materials such as fabrics and unfinished wood. Some rugs and interior appointments may need to be torn out and replaced. Marble and tile may experience discoloration

Food:

Dry goods may experience smoke damage. Refrigerated goods may be spoiled due to lack of power.

Sheetrock and Appliances:

At a minimum, the insurance company may owe for interior heaving cleaning, shampooing of rugs and painting. Heavy smoke will warrant replacement of fixtures that are smoke damaged and all electronics may be deemed unsalvageable.

Plumbing and Heating systems

Pipes, solder/connectors and ducts should be checked for damage.

Landscaping:

Heat will kill and destroy most plants. Lack of moisture may contaminate the soil for several years and make replanting very difficult. Claims need to remain open to supplement the landscaping claims going forward.

For more information:

Please refer to United Policyholders' website, www.unitedpolicyholders.org . Visit the **SoCal Wildfire Recovery Aid, Claim Tips, Find Help** and **In the News** sections for more detailed information on negotiating a fair insurance claim settlement and getting help if and when you need it.

United Policyholders is a 501(c) (3) non-profit operating nationwide to assist and educate consumers on insurance issues and consumer rights. Our online tips and information are free of charge. Our work is funded by grants and donations and volunteer labor. UP thanks and acknowledges the following volunteers for their input on this tip sheet: Richard Csaposs, a professional claim adjuster with RCA Advantage in Sacramento, CA. and Robert Crown, a professional claim adjuster with Consolidated Adjusting, Inc. in San Francisco, CA.

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