



# Help is here

Information and resources to guide you through the AAA Home Insurance claim process.





HELP IS HERE

# Important Information

For your convenience, here is a place to record information you'll reference on a regular basis:

<b>Your Name</b>	
<b>Policy Number</b>	
<b>Claim Number</b>	
<b>Name and Contact of Claims Representative(s)</b>	

# Notes

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 HELP IS HERE

# Key Contacts

For your convenience, here is a place to record important contact information:

Name	Contact Information	Notes

# Notes

# Notes

# Notes



## Help is here

On behalf of everyone at AAA, we are deeply sorry that you have experienced a major loss. Please know we are here to help you through the recovery process.

This guide will provide information to support you on your journey forward, and will help you stay organized. A downloadable version is available at [csaa-insurance.aaa.com/recovery](https://csaa-insurance.aaa.com/recovery).

### Here is our commitment to you, as your insurance company:

- We will treat you with respect, and we will always answer any questions about your coverage.
- We will be responsive and provide excellent service. The Claims Representative assigned to assist you will strive to return calls and messages the same day. After a major catastrophe, this may temporarily be a bit slower.
- We will address any concerns you have. If there's anything you think we can improve, please ask to speak to your Claims Representative's supervisor.
- We will handle your claim on an individual basis and based on the terms of your insurance policy. Just as every home is different, so is every claim.

We want you to know that we have been helping AAA Members recover and rebuild for more than 40 years. We offer industry-leading coverages. We are not publicly traded and we don't answer to stockholders: our focus is on serving you and AAA Members.

We know this can be a stressful and challenging time. It's important to take care of yourself and allow some time to process what has happened.

Thank you for selecting AAA for your insurance needs. We value you as a customer and appreciate the opportunity to assist you. Please know that as you chart your path forward, we are here to help.

Sincerely,

A handwritten signature in blue ink that reads 'R. Valliere'.

Robert Valliere  
Executive Vice President, Insurance Operations  
CSAA Insurance Group, a AAA insurer



# About the process

- ✓ Taking care of you: immediate steps
- ✓ Tips and considerations
- ✓ Selecting contractors
- ✓ Contracts
- ✓ Receipts



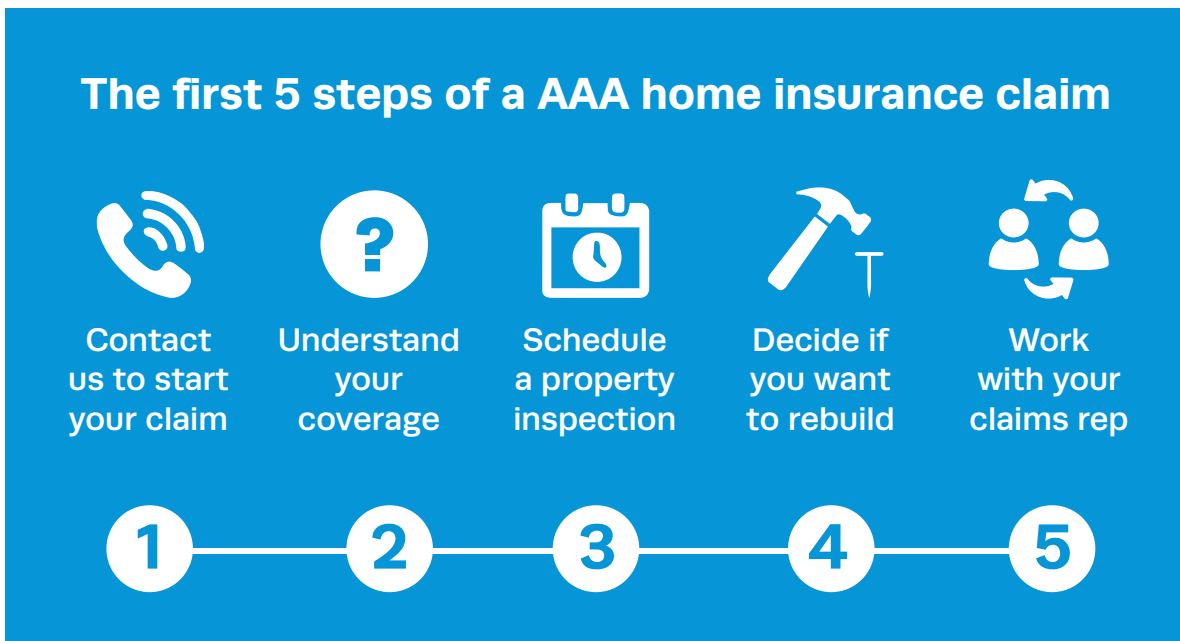
## Taking care of you: immediate steps

As we start the journey to recovery together, there are a few things that will happen right away. We will do the following:

- Assign a Claims Representative to assist you through the process.\*
- Help you secure alternative housing, if needed.
- Review your coverage with you and process any advance payments.

### What to expect

The home insurance claim process is summarized below. If you have any questions, please contact your Claims Representative at any time.



*\*We try to minimize changing the Claims Representative assigned to assist you, but there are times when we need to balance workloads to provide you with the best service. If a change occurs, all notes and documents pertaining to your claim will be shared so that everyone assisting with your claim has the same information.*

## Tips and considerations

You will have some decisions to make in the upcoming weeks and months:

### How to remove debris

Before you can rebuild or possibly even sell your property, ash or other debris must be removed from your property. This material may be hazardous, so you will want professional support to ensure that disposal is handled in accordance with all applicable regulations. Your Claims Representative can explain your coverage for debris removal. Do not begin any debris removal until your property has been inspected or approved by us.

In the event of a major catastrophe, governmental agencies may offer a program to handle the debris removal. Those who choose to participate in the government program are generally not required to pay costs that may exceed their insurance coverage limits, offering many an attractive option.

### Whether or not to rebuild

You have options and some time to decide if you want to: (1) rebuild your home; (2) sell your lot and build or purchase elsewhere; or (3) sell your lot and decline to build or purchase elsewhere.

### Whether or not to hire or engage with a tax professional

Consider getting professional help with your taxes to make sure you take advantage of any tax deductions and credits eligible to you as a result of your loss. In addition, contact your local government about lowering your property tax assessments.

### Whether or not to hire a public adjuster and/or attorney

Some people elect to "outsource" the process of working with the insurance company to a public adjuster and/or attorney, who you pay to represent you. Please know that they take a percentage of your proceeds, which you might have received anyway. Take your time and always read any contract that you sign.

# Selecting contractors

**Should you decide to rebuild, you have the right to select the contractor of your choice.**

At your request, your Claims Representative will refer you to our Network Repair Program. Depending on your location and the type of repair needed, a contractor from the program may be able to assist you. All contractors that are part of the program are properly licensed, bonded and insured. The program monitors the quality and timeliness of repairs in addition to providing a workmanship warranty. For more information, talk to your Claims Representative.

**Selecting the right contractor is critical. Consider these tips:**

### **Verify contractor insurance and licenses**

Make sure that any contractor you hire is licensed and bonded, and has a valid local business license.

### **Check references**

Remember to get multiple local references for any contractor under consideration, and contact those references to verify the work was completed on time and up to code.

### **Never pay upfront**

Pay for the work in installments, as the phases of the job are completed. Avoid paying with cash, and instead use a check or credit card. Most importantly, verify that the work is complete before paying all the invoices. Never pay a contractor in full, or sign a completion certificate, until you are satisfied with the job.

### **Get a written contract**

Always get a detailed written contract that clearly states everything the contractor will do, including prices for labor, materials and permits. Make sure the contract includes clean-up procedures (if you are not participating in a government program), estimated start and finish dates, and the payment schedule. Don't be pressured into signing a contract right away, and never sign a contract with blanks that can be filled in later by the contractor.

**Help  
fight fraud**

The most common fraud that occurs after a disaster generally involves unlicensed contractors, price gouging, use of poor-quality materials, incompetent work, unauthorized property removal and/or fraudulent charitable solicitations. If you suspect fraudulent activity, report it to your state's Contractors State License Board as well as the National Insurance Crime Bureau (NICB): 800.835.6422 or [nicb.org](http://nicb.org).



# Contracts

For your convenience, here is a place to store contracts you enter into.



# Receipts

For your convenience, here is a place to keep your receipts. Please work with your Claims Representative to determine what receipts you'll need and why.



# Understanding your coverage

- ✓ Your homeowners policy
- ✓ Understanding your coverage
- ✓ Coverages A, B, C and D

## Your homeowners policy

Please place your homeowners policy declarations page here. This document summarizes the types of coverages you have.

If you have a copy of your policy, you can place it here too.

For more information, talk to your Claims Representative.

# Understanding your coverage

- 1 Dwelling (Coverage A)**  
 Covers repair, replacement or rebuild of the structure and interior of your home, but does not include the value of your land.
- 2 Other Structures (Coverage B)**  
 Covers repair and rebuild of other structures on your property that are separate from your home such as sheds, driveways, patios, swimming pools, fences and retaining walls.
- 3 Personal Property (Coverage C)**  
 Covers repair and, when endorsed, the potential replacement of your personal property owned by you such as clothes, housewares and furniture.
- 4 Loss of Use (Coverage D)**  
 Covers your increased living expenses or rental costs while your home or a portion of your home is not fit to live in due to a covered reason.

AAA Insurance  
 underwritten by CSAA Insurance Exchange  
 PO Box 22221 Oakland, CA 94623-2221 (800) 922-8228

**Homeowners Policy Declarations**  
 Amended Effective: 10/23/2018  
 For questions or changes call: (123) 456-7890  
 Policy Number: ABC0-123456789  
 Membership Number: 123456-12345678-12

**Named Insured and Mailing Address**  

Michael Garcia  
 1234 N. Pike Avenue  
 San Francisco, CA 94102

**Agency Information**  
 Michael Garcia  
 1234 N. Pike Avenue  
 San Francisco, CA 94102  
 (123) 456-7890

**Insured Location**  
 4567 Main Street  
 San Francisco, CA 94102

Your Policy Period	From:	To:
	08/20/2018	09/21/2018
	12:01 A.M. Standard Time, but not prior to the time applied for or, if this is a replacement Declarations, not prior to the time coverage change was requested.	
	12:01 A.M. Standard Time.	

<b>Named Insured(s)</b> Michael Garcia	Notice Date: 10/13/2018 Home Phone #: (123) 456-7890 Business Phone #: (123) 456-7890
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<b>Description of Property</b> YR Built: 1989 Construction Type: Frame Occupancy: Owner Occupied # of Family Units: 1-Single Family	Premium to be paid by: NATIONSTAR MORTGAGE
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Coverages and Limits of Insurance: Insurance is provided for the following coverages only when a limit is shown. The limit of liability for this structure (Coverage A – Dwelling) is based on an estimate of the cost to rebuild your home, including an approximate cost for labor and materials in your area, and specific information that you have provided about your home.

Section I				Section II		
A	B	C	D	E		F
Dwelling	Other Structures	Personal Property	Loss of Use	Personal Liability Each Occurrence		Medical Payments to Others
				Each Person	Each Accident	
\$xxx,xxx	\$xx,xxx	\$xxx,xxx	\$xx,xxx	\$xxx,xxx		\$x,xxx
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>		<b>6</b>

Deductible - Section I
\$x,xxx

**7** This policy does not provide Earthquake Insurance.  
 This policy does not provide Flood Insurance.

**Forms and Endorsements**

Form Number	Forms and Endorsements Made Part of this Policy	Premium
61 2000 CA 10012010 (CA 7/2015)	Homeowners Policy Special Form	Included
438BFUNS	Lenders Loss Payable	Included
HO-28 01 05	Limited Home Replacement Cost	Included
HO-60 10 86	\$1,000 Deductible	-\$xxx.xx
HO-90 10 86	Workers' Compensation and Employers' Liability Insurance	Included
HO-61	Scheduled Personal Property (Except Boats)	\$xx.xx
HO-29 08 05	Replacement Value - Personal Property	-\$xxx.xx

<b>Basic Policy Premium:</b>	-\$xxx.xx
<b>Endorsements Premium:</b>	\$x.xx
<b>Seismic Safety Fee:</b>	\$x.xx
<b>Total Policy Premium:</b>	-\$xxx.xx

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- 5 Personal Liability Each Occurrence (Coverage E)**  
 Covers injury or property damage to others you are found legally liable for.
- 6 Medical Payments to Others (Coverage F)**  
 Covers the medical bills for those who get injured while on or off your property and caused by activities of any person on the policy. This coverage does not extend to the property owner or other persons on the policy.
- 7 Deductible**  
 Amount you pay for a covered claim before insurance coverage starts paying.

Coverage descriptions are for informational purposes only and are subject to the terms and conditions of your policy. See your policy for details.



## Coverages A, B, C, and D

Your homeowners policy includes different categories of home insurance. Here are some descriptions:

### Coverage A: Dwellings

This coverage provides funds to repair, replace or rebuild your home's structure in the event it is damaged or destroyed by a covered event. Your "dwelling" includes the house you live in and anything attached to the structure itself, such as an attached garage, deck or porch. It extends to rooms, fireplaces, built-in appliances, floors and your roof, and the structural components in between.

### Frequently asked questions

#### When can I start the cleanup process?

Until we have had the opportunity to inspect your property, please do not start the cleanup process.

#### How will my repair or rebuild estimate be calculated?

Your Claims Representative will calculate your repair or rebuild estimate based on the condition of your home prior to the damage. He or she will work with a qualified, licensed contractor to ensure that all damages are taken into account and the estimate is in keeping with standard repair costs in your area.

#### When do I select a contractor?

Once the inspection, repair and rebuild estimate have been completed, please share it with potential contractors to ensure the contractor is bidding on the same work that we have determined to be covered by your policy. Once you determine which contractor you will be using, your Claims Representative can work with them on the next steps.

At your request, your Claims Representative will refer you to our Network Repair Program of licensed, bonded and insured contractors—but the decision about whom you contract with for repairs is up to you.

#### Do I need to contact my mortgage company?

Yes. Your mortgage company is an important partner in this process.

#### I want to make upgrades to my home. Does AAA cover that?

No. Insurance only helps you rebuild a home similar to the one you lost. You have the option to make upgrades at your own cost.

#### I am required to make code upgrades to my home. Does AAA cover that?

If you are required to make code upgrades, talk to your Claims Representative.

## Coverage B: Other Structures

This coverage provides funds to repair or rebuild additional structures not attached to your dwelling when damaged or destroyed by a covered event. "Other structures" may include a detached garage, a swimming pool, a gazebo, a fence, a retaining wall, a driveway, a walkway or a patio.

## Coverage C: Personal Property

This coverage provides funds to repair and possibly replace the contents of your home (subject to any specific limits)—such as furniture, clothing, sporting goods or electronics—when you experience a covered event.

## Frequently asked questions

### How will AAA determine the amount I'll receive under Coverage C?

We will need your assistance capturing the types of items that were in your home at the time of the event, and that are damaged or destroyed. We may utilize a vendor that will assist you with compiling your inventory. If so, the vendor representative will be in contact with you to determine the most convenient method (electronic or paper) to document the items, and will answer questions for you along the way.

The amount you will receive is based on the actual cash value of your items at the time of loss. For example, an insured couch you own might cost \$1,000 brand-new today, but if it's been owned for five years, it has depreciated by \$400—so the actual cash value is \$600.

### I have the "replacement cost" option. What does that mean?

If you have purchased the replacement cost option, which appears on your policy, you may be eligible for reimbursement once you have replaced the item. Your Claims Representative will confirm if you have this additional option, and will provide a more detailed explanation of the coverage and process.

### How will my repair or rebuild estimate be calculated?

Your Claims Representative will calculate your repair or rebuild estimate based on the condition of your home prior to the damage. He or she will work with a qualified, licensed contractor to ensure that all damages are taken into account and the estimate is in keeping with standard repair costs in your area.

## Coverage D: Loss of Use

This coverage provides for the reasonable additional living expenses you incur because your property is not fit to live in due to a covered event. It is important to understand the limits of your coverage to make an informed decision on how you elect to use this benefit.

### Frequently asked questions

#### How do I find a place to stay?

Your policy provides coverage for alternate accommodations, subject to your available limits for temporary housing. Your Claims Representative will be able to support you in finding those accommodations. Your declaration page will also confirm your available loss of use limits.

#### What qualifies as “additional living expenses?”

Additional living expenses include necessary and reasonable costs above and beyond your normal cost of living incurred by you so that your household can maintain its normal standard of living.

The following are examples of items that could increase your reasonable living expenses temporarily:

- Restaurant meals made necessary by damage to your kitchen, or if you are staying in a hotel that does not have cooking facilities
- The cost of alternate accommodations, such as a hotel or rental unit
- Increased household costs for furniture rental, laundry, etc.



# Resources

- ✓ Definitions
- ✓ Expenses
- ✓ Business cards
- ✓ Conversation log
- ✓ Recordkeeping

## Definitions

As you go through this process, you will hear various insurance terms. Here are some of the most common ones defined:

**Actual cash value:** The amount equal to the amount necessary to replace the property, minus the depreciation of damaged or stolen property, at the time of the loss.

**Additional living expenses (ALE):** Covers reasonable living expenses incurred because your home or a portion of your home is not fit to live in due to a covered reason. Home insurance includes coverage for additional living expenses, or loss of use, which pays for extra costs to live while your house is uninhabitable. These expenses can include rent, hotel stays, restaurant meals, storage fees and other applicable costs. See "Coverage D" and "loss of use."

**Building code upgrades:** Changes to your home in order to meet current building codes. For example, older homes that are damaged may need upgraded electrical, heating, plumbing or even sprinklers based on new city codes.

**Coverage A:** Covers repair, replacement, or rebuild of the structure and interior of your home, but does not include the value of your land.

**Coverage B:** If purchased prior to the event, covers the repair and rebuild of other structures on your property that are separate from your home, such as sheds, driveways, patios, swimming pools, fences and retaining walls.

**Coverage C:** Covers the repair and the potential replacement of your personal property owned by you, such as clothes, housewares and furniture.

**Coverage D:** Covers your increased living expenses or rental costs while your home or a portion of your home is not fit to live in due to a covered reason. See "additional living expenses" and "loss of use."

**Debris removal:** Covers clean-up costs associated with damage to a property. Policies with a debris removal provision typically cover debris resulting from a covered event, such as charred wood or ashes from a building fire.

**Extended replacement cost:** Offers an additional 50 percent above the Coverage A limit. The Coverage A limit is based on a rough estimate of the cost to rebuild your home, and this coverage helps when the estimate falls short. Note that the Coverage A limit is based on normal rebuilding conditions; construction prices typically surge following large catastrophes.

**Fair rental value:** Compensation for that part of your insured rental property rented to others or held for rental by you, if a covered incident causes that part of your property to be not fit to live in. (Note: Secondary residences are covered as additional living expenses only.)

## Definitions continued

**Loss of use:** Coverage that pays for additional living expenses if your home is not fit to live in due to a covered loss and you need to move out. See “additional living expenses” and “Coverage D.”

**Policy limits:** The maximum benefit your insurance company will pay you if/when an insured event occurs.

**Replacement cost:** The amount it would cost to replace an asset at the present time, according to its current worth.

# Expenses

For your convenience, here is a place to track your expenses. Talk to your Claims Representative about what you should be tracking and why:

Payment Date	Amount	Payment Method	Notes

## Business cards

For your convenience, here is a place to keep business cards you receive.





# Conversation log

For your convenience, here is a place to record important conversation details:

Date	Purpose	Notes



# Conversation log continued

For your convenience, here is a place to record important conversation details:

Date	Purpose	Notes



# Recordkeeping

For your convenience, here is a place to track the insurance payments you receive:

Payment Date	Amount	Payment Method	Notes



# Recordkeeping continued

For your convenience, here is a place to track the insurance payments you receive:

Payment Date	Amount	Payment Method	Notes