



What to expect after a wildfire



Get help

For help with your claim, contact AAA Insurance Service at 800.922.8228 in AZ, CA, MT, NV, UT, or WY; for all other states, call 888.222.0086.

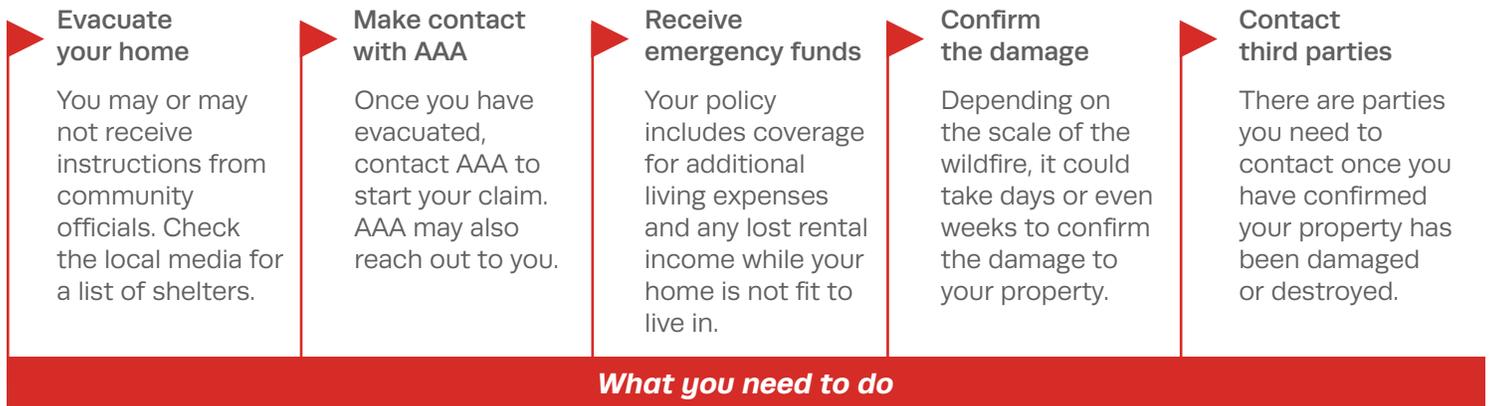
Visit <https://csaa-insurance.aaa.com/HelpIsHere> for wildfire claim resources

If you have experienced the loss of your home, AAA is here to help. The following will help you know what to expect now and throughout the home insurance claim process. If you have questions, work with your AAA Claims Representative.

Stage 1: evacuation and confirmation of home loss

Estimated timeline: 0–4 weeks*

Depending on the nature of the wildfire, you may be displaced for some time. Once you are safe, start your claim and work to determine the condition of your property. Remember to take care of yourself during this difficult time.



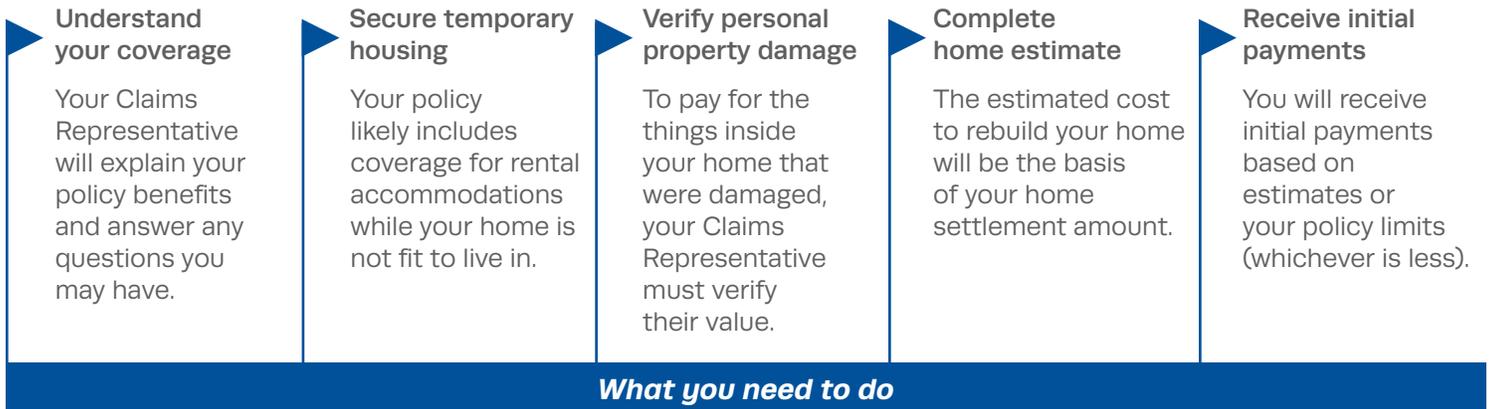
- Evacuate with family members and pets to a safe place
- Visit a claims assistance location, if available, or call AAA Insurance Service to start your claim. Call 800.922.8228 in AZ, CA, MT, NV, UT, or WY; for all other states, call 888.222.0086
- Save the contact information of the Claims Representative assigned to assist you
- Receive and track emergency funds you receive as part of your claim
- Use emergency funds for immediate needs such as housing, toiletries and food
- Maintain current and accurate records of expenses you incur; ask for and retain receipts
- Confirm that your home and/or personal property has been damaged or destroyed
- Provide photos, videos or other verification requested by your Claims Representative
- Schedule and attend a property inspection, if needed
- Contact utility companies to discontinue service
- Visit the FEMA assistance center to learn about support that may be available to you
- Contact the postal service to have mail forwarded
- If you have one, contact your mortgage company to inform them of your home's condition
- Contact AAA Insurance Service (call 800.922.8228 in AZ, CA, MT, NV, UT, or WY; for all other states, call 888.222.0086) to review your policy coverage and premium

*Timelines and sequences of events are estimates only and vary by individual claim.

Stage 2: evaluations and estimates

Estimated timeline: 1–6 months*

You will work closely with your Claims Representative and others to verify the value of your home, other structures and/or personal property that was damaged. You will start to receive payments after initial estimates are made.



- Review your insurance coverage with your Claims Representative
- Ask about housing support AAA may be able to provide through a preferred vendor
- Find out what monthly payments you can expect
- Assemble documentation for landlord (credit report; proof of employment, income and support from AAA)
- Find temporary housing
- Notify postal service of address change
- Receive monthly temporary housing payments from AAA as part of your claim
- Provide photos, videos and/or other information about your damaged personal property requested by your Claims Representative
- Provide photos, videos and other evidence of your home and other structures to assist the estimation process
- Meet your Claims Representative or the preferred vendor at your lot, if required
- Receive and track initial personal property payment
- Receive and track initial home payment based on the rebuild estimate of your home

DID YOU KNOW?

Participating in debris removal

Governmental agencies may offer a program to handle the removal of debris from your property. Debris removal may occur quickly after the wildfire or several months later, depending on many factors.

What you need to do

- If you choose to participate, complete the "right of entry" form from the government agency in your city or county.

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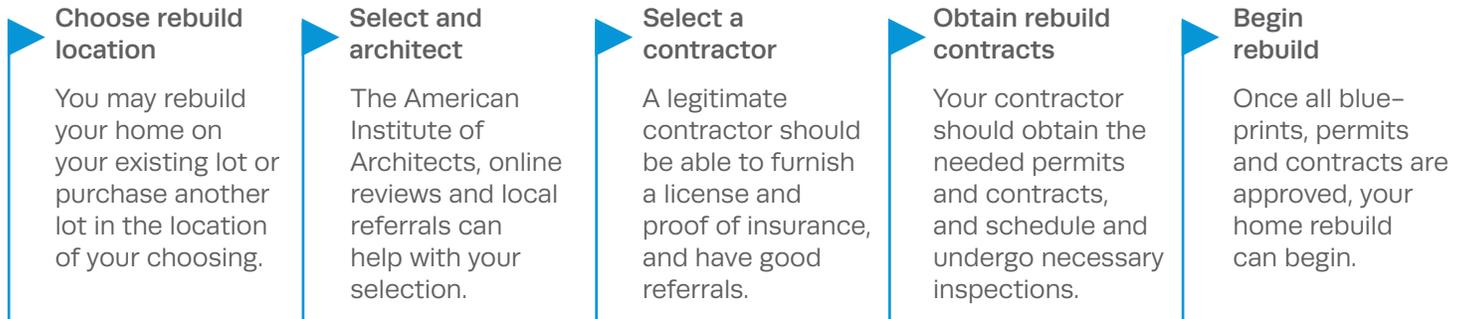
Stage 3: rebuild your home, purchase another home or receive payment

Timeline varies based on decision*

You will eventually decide whether to rebuild your home, purchase another home or receive an offer of payment. The duration of your claim and the payments you receive will be impacted by your decision.

Option 1: rebuild your home on your lot or on another lot

Estimated timeline after decision is made: 6–24 months*



What you need to do

- Decide where you want to rebuild
 - Obtain multiple architect bids
 - Obtain multiple contractor bids
 - Update mortgage company (once rebuild contracts are obtained)
 - Obtain the building schedule from your contractor
- If you decide to build on another lot:**
- Select a realtor (the AAA Homeowners Insurance Real Estate Services Network can help)
 - Review bids with your Claims Representative to confirm what costs will be covered
 - Review bids with your Claims Representative to confirm what costs will be covered
 - Share the building schedule with your Claims Representative to secure further temporary housing
- If you decide to sell your existing lot:**
- Select a realtor (the AAA Homeowners Insurance Real Estate Services Network can help)
 - Select an architect and obtain a written contract
 - Select a contractor and obtain a written contract
 - Assist contractor with estimating process as needed
 - Finalize the purchase of a lot
 - After the estimate is finalized, update AAA Insurance Service (call 800.922.8228 in AZ, CA, MT, NV, UT, or WY; for all other states, call 888.222.0086) and review your policy coverage and premium

DID YOU KNOW?

Factors to consider when deciding whether or not to rebuild your home

- Rebuilding your home may take two years or more, depending on local contractor availability and other factors.
- Depending on the severity of the wildfire, it may take your community years to recover. Consider how on-going construction and infrastructure limitations might impact you.
- Many people who rebuild their homes choose to make upgrades. While this may give you the home you've always wanted, be aware that non-mandated upgrades are not covered by insurance.

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Option 1: rebuild your home your lot or on another lot (continued)

Estimated timeline after decision is made: 6–24 months*

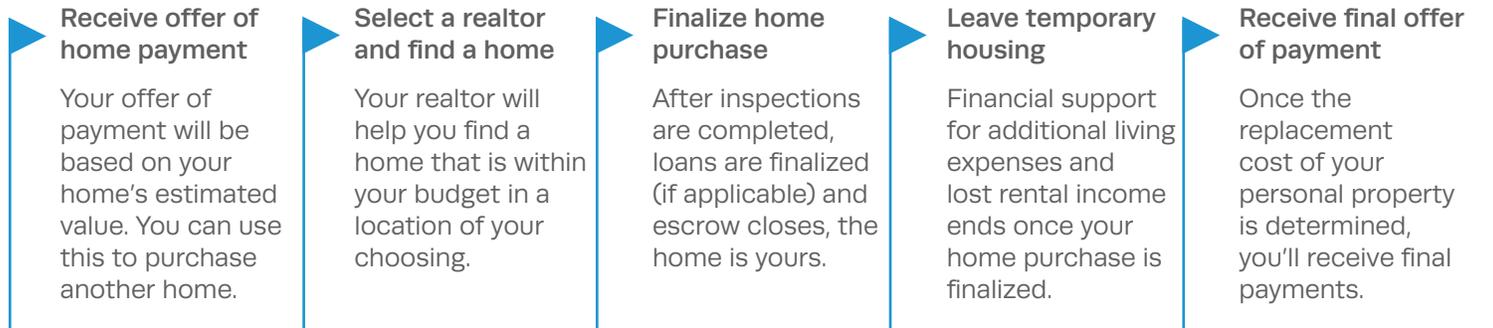


- Receive and track payments for your claim based on replacement cost (not to exceed policy limits)
- Provide receipts for personal property items you have replaced
- Receive and track personal property payment(s) based on replacement cost
- Update AAA Insurance Service (call 800.922.8228 in AZ, CA, MT, NV, UT, or WY; for all other states, call 888.222.0086) on rebuild progress and to review your policy coverage and premium
- If code upgrades are needed:**
 - Work with your contractor, then your Claims Representative
 - Receive and track payment(s) for code upgrades
- Notify AAA Insurance Service (call 800.922.8228 in AZ, CA, MT, NV, UT, or WY; for all other states, call 888.222.0086) on rebuild progress and to review your policy coverage and premium
- Move out of temporary housing (if applicable) and into your home
- Obtain multiple landscaper bids
- Review bids with your Claims Representative to confirm what costs will be covered
- Select a landscaper and obtain a written contract
- Receive and track payment(s) for landscaping

*Timelines and sequences of events are estimates only and vary by individual claim.

Option 2: purchase another home

Estimated timeline after decision is made: 3–12 months*



What you need to do

- Receive and track payment(s) for your claim based on the replacement cost of your home (not to exceed policy limits)
 - Ask about help that may be available to you through the AAA Homeowners Real Estate Services Network
 - Work with your realtor to find a home
 - Move out of temporary housing (if applicable) and into your new home
 - Receive and track payment(s) for your claim based on the replacement cost of your personal property (not to exceed policy limits)
 - Select a realtor and obtain a written contract
 - Share a copy of the escrow paperwork with your Claims Representative to support any additional remaining payments
 - Notify AAA Insurance Service (call 800.922.8228 in AZ, CA, MT, NV, UT, or WY; for all other states, call 888.222.0086) of your property change and new address
 - Provide receipts for personal property items you have replaced
 - Work with your realtor to find a home
 - Decide if you want to keep or sell your existing lot
- If you decide to sell your existing lot:**
- Select a realtor
 - Finalize the sale of your lot (when the time is right)

DID YOU KNOW?

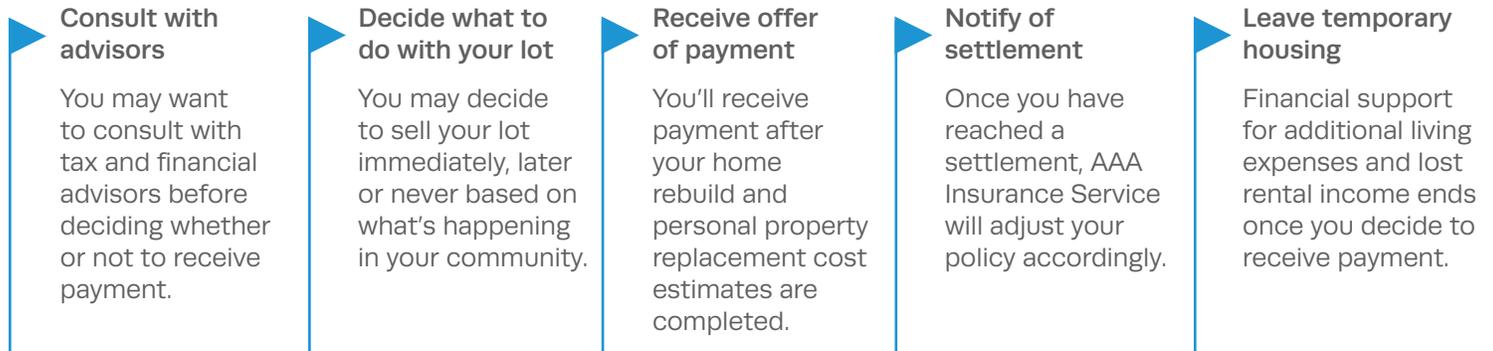
Factors to consider when deciding to whether or not to purchase a home

- You can purchase a home in your community or relocate to another community of your choosing.
- If you choose to purchase a home in a community that has been impacted by the wildfire, inventory may be low. You may want to consult with a realtor.
- Before relocating to a new community, consider factors that may impact you, such as the quality of schools, job availability and property taxes.

*Timelines and sequences of events are estimates only and vary by individual claim.

Option 3: receive offer of payment

Estimated timeline after decision is made: 1–3 months*



What you need to do

- Vet and select a tax advisor, if you wish
 - Vet and select a financial advisor, if you wish
 - Receive and track home payments based on rebuild estimate
 - Receive and track personal property payment based on estimated value
 - Notify AAA Insurance Service (call 800.922.8228 in AZ, CA, MT, NV, UT, or WY; for all other states, call 888.222.0086) of home settlement and to review your policy coverage and premium
 - Move out of temporary housing (if applicable)
- If you decide to sell your existing lot:**
- Select a realtor (the AAA Homeowners Real Estate Services Network can help)
 - Finalize the sale of your lot (when the time is right)

DID YOU KNOW?

Factors to consider when deciding whether or not to receive payment

- Because there is no rebuild or home purchase involved, an offer of payment is the quickest way to settle your claim.
- Your offer of payment may equal the actual cash value of your home, not its replacement cost. Actual cash value accounts for depreciation.
- Opting to receive an offer of payment gives you an indefinite amount of time to decide what you want to do next.

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