

GET HELP

Get help with your claim

800.922.8228 (California only)

Wildfire claim resources

csaa-insurance.aaa.com/recovery

What to expect after a wildfire

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 your Make contact Confirm the Contact third Receive home with AAA emergency funds damage parties You may or may Once you have Your policy Depending on the There are parties not receive evacuated, conincludes coverage scale of the you need to instructions from tact AAA to start for additional living wildfire, it could contact once you your claim. AAA community expenses and any take days or even have confirmed officials. Check the may also reach out lost rental income weeks to confirm your property has local media for a to you. while your home is the damage to been damaged or list of shelters. not fit to live in. your property. destroyed. What you need to do Evacuate with ☐ Visit a claims Receive and track Confirm that your Contact utility family members assistance locaemergency funds home and/or companies to and pets to a safe tion, if available, or you receive as part personal property discontinue call 800.922.8228 place of your claim has been damaged service to start your claim or destroyed Use emergency Visit the FEMA funds for immediassistance center ☐ Save the contact Provide photos, ate needs such as to learn about information of the videos or other housing, toiletries support that may Claims Represenverification and food be available to you tative assigned to requested by your assist you Claims Represen-Contact the postal tative service to have and accurate mail forwarded records of Schedule and expenses you attend a property If you have one, incur; ask for and inspection, if contact your retain receipts needed mortgage company to inform them of your home's condition ☐ Contact AAA Insurance Service (800.922.8228) to

review your policy coverage and premium



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.

Understand your coverage

Your Claims Representative will explain your policy benefits and answer any questions you may have.

Secure temporary housing

Your policy likely includes coverage for rental accomodations while your home is not fit to live in.

Verify personal property damage

To pay for the things inside your home that were damaged, your Claims Representative must verify their value.

Complete home estimate

The estimated cost to rebuild your home will be the basis of your home settlement amount.

Receive initial payments

You will receive initial payments based on estimates or your policy limits (whichever is less).

What you need to do

Review your
insurance cover-
age with your
Claims Represen-
tative

- 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

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



Choose rebuild

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.

Select a

Obtain rebuild

Begin

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

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

Select an

location	architect	contractor	contracts	rebuild
You may rebuild your home on your existing lot or purchase another lot in the location of your choosing.	The American Institute of Architects, online reviews and local referrals can help with your selection.	A legitimate contractor should be able to furnish a license and proof of insurance, and have good referrals.	Your contractor should obtain the needed permits and contracts, and schedule and undergo necessary inspections.	Once all blue– prints, permits and contracts are approved, your home rebuild can begin.
		What you need to do		
Decide where you want to rebuild If you decide to rebuild on another lot: Select a realtor (the AAA Homeowners Real Estate Services Network can help) Finalize the purchase of a lot 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)	Obtain multiple architect bids Review bids with your Claims Representative to confirm what costs will be covered Select an architect and obtain a written contract	 □ Obtain multiple contractor bids □ Review bids with your Claims Representative to confirm what costs will be covered □ Select a contractor and obtain a written contract □ Assist contractor with estimating process as needed □ After the estimate is finalized, update AAA Insurance Service (800.922. 8228) to review your policy coverage and premium 	 Depending on the wildfire, it may tall years to recover. construction and tions might impartions might impart on the wanted, be aware 	rebuild your home nome may take two epending on local bility and other factors. e severity of the ke your community Consider how ongoing I infrastructure limita-

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



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

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

Receive offer(s) of payment Once the replacement cost of your property is determined, you'll likely receive additional payments.	Continue rebuild You may or may not be required to make code upgrades to your home; your policy likely covers these upgrades.	Complete rebuild After final inspections and a walkthrough are completed, you'll obtain a certificate of occupancy.	Leave temporary housing Financial support for additional living expenses and lost rental income ends once your occupancy certificate is obtained.	Select a landscaper Your policy includes coverage for a landscaper, trees, shrubs and plants, and possi- bly structures like retaining walls.
		What you need to do		
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 (800.922.8228) on rebuild progress 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 (800.922.8228) of rebuild completion 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



Option 2: purchase another home

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

Receive offer of home payment

Your offer of payment will be based on your home's estimated value. You can use this to purchase another home.

Select a realtor and find a home

Your realtor will help you find a home that is within your budget in a location of your choosing.

Finalize home purchase

After inspections are completed, loans are finalized (if applicable) and escrow closes, the home is yours.

Leave temporary housing

Financial support for additional living expenses and lost rental income ends once your home purchase is finalized.

Receive final offer of payment

Once the replacement cost of your personal property is determined, you'll receive final payments.

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
- Select a realtor and obtain a written contract
- 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)

- Work with your realtor to find a home
- Share a copy of
 the escrow paperwork with your
 Claims Representative to support
 any additional
 remaining
 payments
- Move out of temporary housing (if applicable) and into your new home
- Notify AAA Insurance Service
 (800.922.8228) of your property change and new address
- Receive and track payment(s) for your claim based on the replacement cost of your personal property (not to exceed policy limits)
- Provide receipts
 for personal
 property items you
 have replaced

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.



Option 3: receive offer of payment

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

Consult with Decide what to do Receive offer Notify of Leave temporary advisors with your lot of payment settlement housing You may want to You may decide to You'll receive Once you have Financial support consult with tax sell your lot payment after your reached a settlefor additional living and financial immediately, later home rebuild and ment, AAA Insurexpenses and lost advisors before or never based on personal property ance Service will rental income deciding whether what's happening replacement cost adjust your policy ends once you or not to receive in your community. estimates are accordingly. decide to receive payment. completed. payment. What you need to do If you decide to sell Receive and track Notify AAA Insur-Move out of □ Vet and select a ance Service tax advisor, if you your existing lot: home payments temporary housing wish based on rebuild (800.822.9228) of (if applicable) Select a realtor estimate home settlement □ Vet and select a (the AAA Hometo review your financial advisor, if owners Real Receive and track policy coverage you wish **Estate Services** personal property and premium Network can help) payment based on estimated value Tinalize the sale of your lot (when the time is right)

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.