



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 home	Make contact with AAA	Receive emergency funds	Confirm the damage	Contact third parties
You may or may not receive instructions from community officials. Check the local media for a list of shelters.	Once you have evacuated, contact AAA to start your claim. AAA may also reach out to you.	Your policy includes coverage for additional living expenses and any lost rental income while your home is not fit to live in.	Depending on the scale of the wildfire, it could take days or even weeks to confirm the damage to your property.	There are parties you need to contact once you have confirmed your property has been damaged or destroyed.
What you need to do				

- Evacuate with family members and pets to a safe place
- Visit a claims assistance location, if available, or call 800.922.8228 to start your claim
- Receive and track emergency funds you receive as part of your claim
- Confirm that your home and/or personal property has been damaged or destroyed
- Contact utility companies to discontinue service
- Save the contact information of the Claims Representative assigned to assist you
- Use emergency funds for immediate needs such as housing, toiletries and food
- Provide photos, videos or other verification requested by your Claims Representative
- Visit the FEMA assistance center to learn about support that may be available to you
- Maintain current and accurate records of expenses you incur; ask for and retain receipts
- Schedule and attend a property inspection, if needed
- 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 (800.922.8228) to review your policy coverage and premium

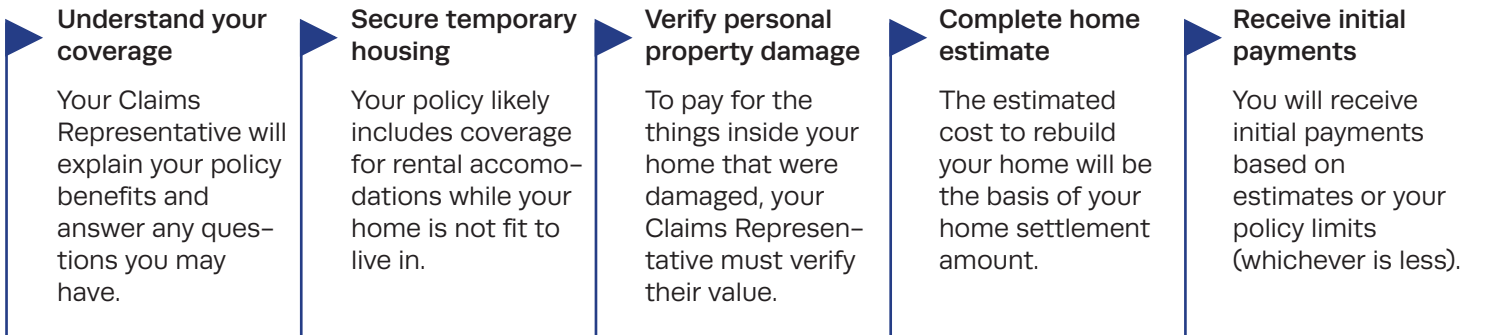
*Timelines and sequences of events are estimates only and vary by individual claim.



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.



What you need to do

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| <ul style="list-style-type: none"> <input type="checkbox"/> Review your insurance coverage with your Claims Representative | <ul style="list-style-type: none"> <input type="checkbox"/> Ask about housing support AAA may be able to provide through a preferred vendor <input type="checkbox"/> Find out what monthly payments you can expect <input type="checkbox"/> Assemble documentation for landlord (credit report; proof of employment, income and support from AAA) <input type="checkbox"/> Find temporary housing <input type="checkbox"/> Notify postal service of address change <input type="checkbox"/> Receive monthly temporary housing payments from AAA as part of your claim | <ul style="list-style-type: none"> <input type="checkbox"/> Provide photos, videos and/or other information about your damaged personal property requested by your Claims Representative | <ul style="list-style-type: none"> <input type="checkbox"/> Provide photos, videos and other evidence of your home and other structures to assist the estimation process <input type="checkbox"/> Meet your Claims Representative or the preferred vendor at your lot, if required | <ul style="list-style-type: none"> <input type="checkbox"/> Receive and track initial personal property payment <input type="checkbox"/> Receive and track initial home payment based on the rebuild estimate of your home |
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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



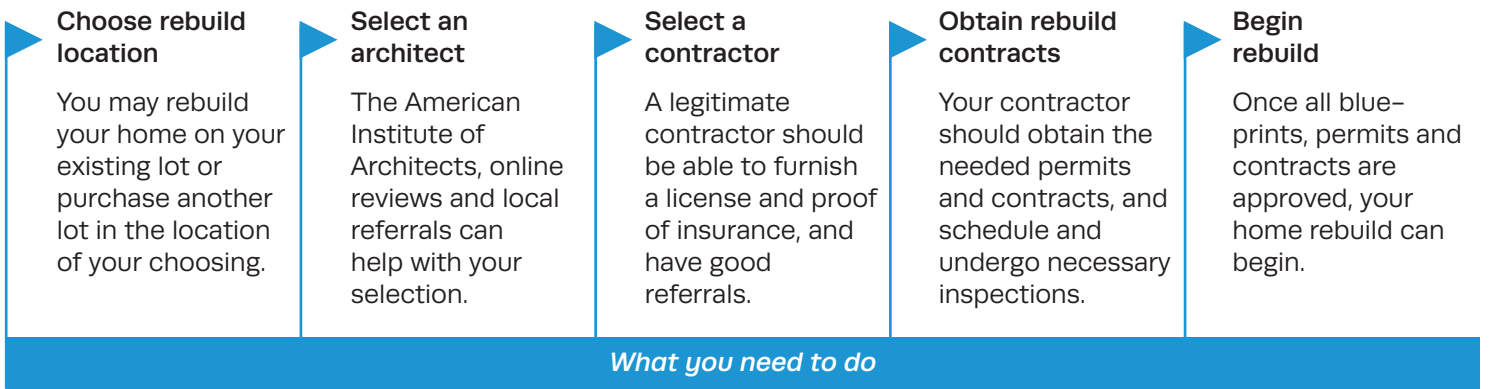
STAGE 3: REBUILD YOUR HOME, PURCHASE ANOTHER HOME OR RECEIVE PAYMENT

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*



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| <input type="checkbox"/> Decide where you want to rebuild

If you decide to rebuild on another lot:

<input type="checkbox"/> Select a realtor (the AAA Home-owners Real Estate Services Network can help)

<input type="checkbox"/> Finalize the purchase of a lot

If you decide to sell your existing lot:

<input type="checkbox"/> Select a realtor (the AAA Home-owners Real Estate Services Network can help)

<input type="checkbox"/> Finalize the sale of your lot (when the time is right) | <input type="checkbox"/> Obtain multiple architect bids

<input type="checkbox"/> Review bids with your Claims Representative to confirm what costs will be covered

<input type="checkbox"/> Select an architect and obtain a written contract | <input type="checkbox"/> Obtain multiple contractor bids

<input type="checkbox"/> Review bids with your Claims Representative to confirm what costs will be covered

<input type="checkbox"/> Select a contractor and obtain a written contract

<input type="checkbox"/> Assist contractor with estimating process as needed

<input type="checkbox"/> After the estimate is finalized, update AAA Insurance Service (800.922.8228) to review your policy coverage and premium | <input type="checkbox"/> Update mortgage company (once rebuild contracts are obtained) | <input type="checkbox"/> Obtain the building schedule from your contractor

<input type="checkbox"/> Share the building schedule with your Claims Representative to secure further temporary housing |
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Factors to consider when deciding whether or not to rebuild your home

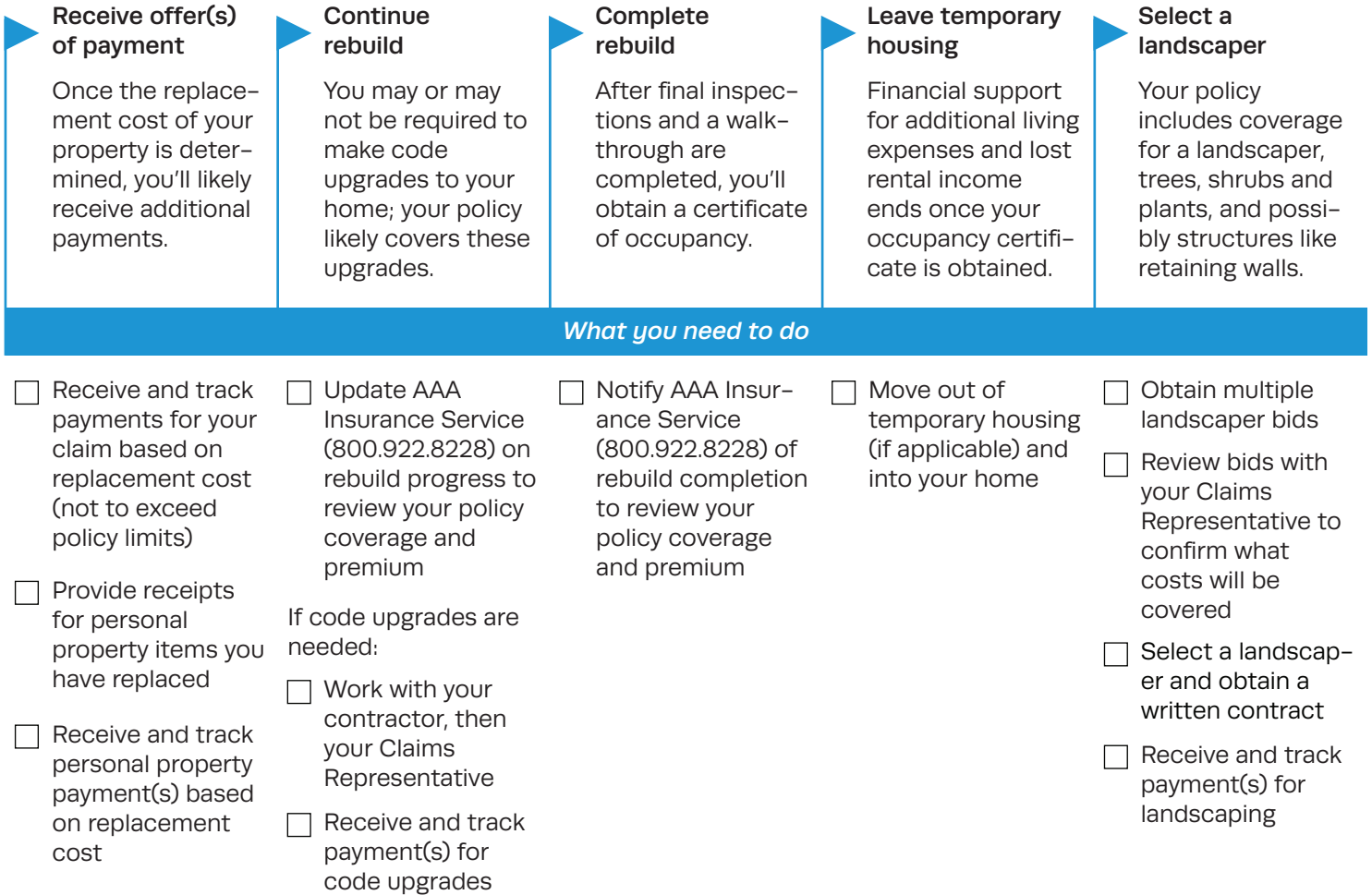
- Rebuilding your home may take two years or more, depending on local contractor availability and other factors.
- Depending on the severity of the wildfire, it may take your community years to recover. Consider how ongoing construction and infrastructure limitations might impact you.
- Many people who 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.

*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*

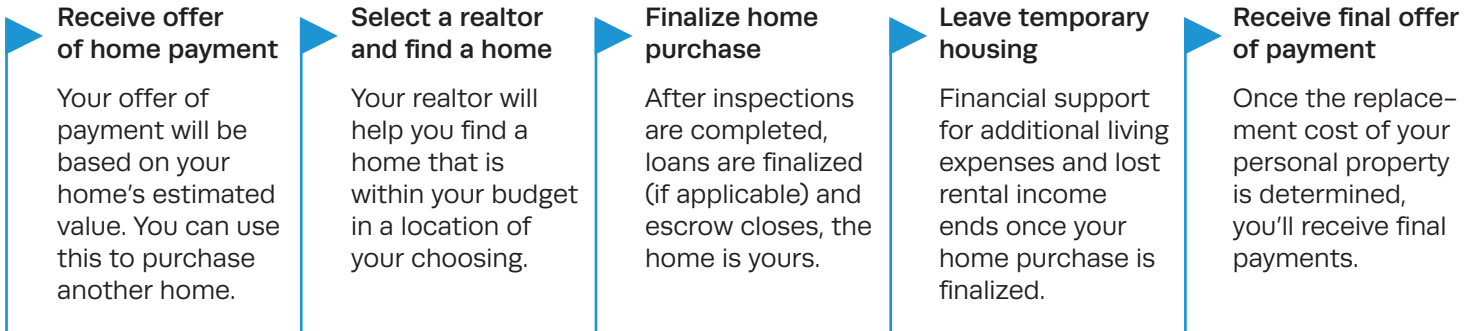


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Option 2: purchase another home

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



What you need to do

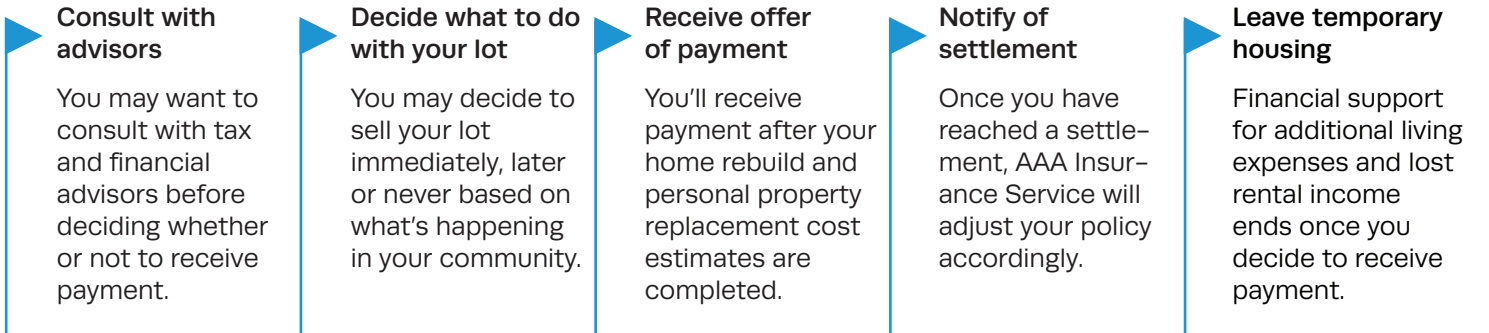
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| <input type="checkbox"/> Receive and track payment(s) for your claim based on the replacement cost of your home (not to exceed policy limits) | <input type="checkbox"/> Ask about help that may be available to you through the AAA Homeowners Real Estate Services Network | <input type="checkbox"/> Work with your realtor to find a home | <input type="checkbox"/> Move out of temporary housing (if applicable) and into your new home | <input type="checkbox"/> Receive and track payment(s) for your claim based on the replacement cost of your personal property (not to exceed policy limits) |
| | <input type="checkbox"/> Select a realtor and obtain a written contract | <input type="checkbox"/> Share a copy of the escrow paperwork with your Claims Representative to support any additional remaining payments | <input type="checkbox"/> Notify AAA Insurance Service (800.922.8228) of your property change and new address | <input type="checkbox"/> Provide receipts for personal property items you have replaced |
| | <input type="checkbox"/> Work with your realtor to find a home | | | |
| | <input type="checkbox"/> Decide if you want to keep or sell your existing lot | | | |
| | If you decide to sell your existing lot: | | | |
| | <input type="checkbox"/> Select a realtor | | | |
| | <input type="checkbox"/> Finalize the sale of your lot (when the time is right) | | | |

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*



What you need to do

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| <ul style="list-style-type: none"> <input type="checkbox"/> Vet and select a tax advisor, if you wish <input type="checkbox"/> Vet and select a financial advisor, if you wish | <p>If you decide to sell your existing lot:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Select a realtor (the AAA Home-owners Real Estate Services Network can help) <input type="checkbox"/> Finalize the sale of your lot (when the time is right) | <ul style="list-style-type: none"> <input type="checkbox"/> Receive and track home payments based on rebuild estimate <input type="checkbox"/> Receive and track personal property payment based on estimated value | <ul style="list-style-type: none"> <input type="checkbox"/> Notify AAA Insurance Service (800.822.9228) of home settlement to review your policy coverage and premium | <ul style="list-style-type: none"> <input type="checkbox"/> Move out of temporary housing (if applicable) |
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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.