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## **Apple Fire Evacuees: APCIA Advises San Bernardino County Evacuees to Contact Their Insurer**

SACRAMENTO, Calif. - While crews continue to battle the Apple Fire in San Bernardino County, the American Property Casualty Insurance Association (APCIA) urges homeowners, renters and business owners to follow the orders of state and local officials and contact their insurance company as soon as it is safe to do so if they are evacuated and their property is damaged.

"Insurers are ready to help residents affected by this wildfire," said Mark Sektnan, vice president of state government relations for APCIA. "The first step to recovery is to contact your insurer to begin the claims process. Ask your insurer about getting the resources needed to take care of your immediate needs, like clothes and getting temporary housing."

Homeowners and renters insurance policies generally provide coverage for additional living expenses if a covered loss makes your home uninhabitable. Residents should also ask their insurer if their policy has coverage for expenses incurred while they are evacuated.

"The current dry conditions and hot temperatures mean there is an increased risk of wildfire, so all Californians need to take the time to conduct a [Wildfire Reality Check](#) and ensure they are prepared," said Sektnan.

APCIA offers the follow tips for navigating the process of [getting back home](#) after a wildfire:

- 1. Contact your insurer to get the claims process started.** While evacuated, contact your insurer. You do not need to wait until you return home before doing so. Insurers can be contacted via their [toll-free number](#), app or website.
- 2. Discuss coverage for temporary housing with your insurer.** Your insurance can help you leave the shelter and obtain housing while you rebuild. Keep your hotel and meal receipts.
- 3. Work with an adjuster.** Adjusters will walk you through the claims process, answer questions, estimate damage, and settle your claim.
- 4. Review the scope of work.** Review plans to ensure you are rebuilding with the same number of square feet and finishes. Insurance covers the cost of rebuilding with similar materials.
- 5. Hire reputable contractors.** Get three written estimates and do not get pressured into signing anything. Check references and licenses and pay as the work is completed.
- 6. Stay up to date on payments.** Continue to pay your mortgage and property taxes.
- 7. Keep insurance while rebuilding.** This is also a good time to evaluate your flood risk and consider your need for flood insurance.

APCIA also offers an "After the Fire" step-by-step home insurance claim recovery guide available [here](#).

Through virtual inspection solutions and emergency continuity plans put in place due to COVID-19, insurers are prepared to handle claims and continue providing services when disaster strikes. Innovative technologies like drones and geospatial tools can enable claim adjusters to view damaged property remotely and see before-and-after aerial images of affected areas.

"Digital tools are enabling many insurers to evaluate losses and pay claims faster," added Sektnan. "As people continue to practice social distancing, these technologies are also keeping customers and insurance professionals safer by reducing or eliminating the need for in-person interactions."

*Editor's Note: Insurance experts are available for interviews and to answer questions about wildfire preparation and recovery. Contact Nicole Ganley for more information at 916-616-5855 or [nicole.ganley@apci.org](mailto:nicole.ganley@apci.org).*

The American Property Casualty Insurance Association (APCIA) is the primary national trade association for home, auto, and business insurers. APCIA promotes and protects the viability of private competition for the benefit of consumers and insurers, with a legacy dating back 150 years. APCIA members represent all sizes, structures, and regions—protecting families, communities, and businesses in the U.S. and across the globe.

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