



#INSURECA

CALIFORNIA CONSUMER ALERT

Insurance Commissioner Ricardo Lara

Commissioner Lara urges evacuees from Canyon and Gifford fires to inquire immediately about insurance reimbursement for evacuation costs

Insurance Commissioner Ricardo Lara is urging the thousands of Californians ordered to evacuate due to the Canyon, Gifford, and other fires to contact their insurance providers regarding possible reimbursement for evacuation and relocation expenses. Homeowner or renter insurance may cover these costs under Additional Living Expenses (ALE) coverage, which typically includes expenses for food, housing, furniture rental, relocation, storage, and additional transportation.

“When our firefighters say it’s time to evacuate, you need to go. Cost should not be an obstacle. I want evacuees to know that additional living expense coverage can help alleviate the stress and financial burden of mandatory evacuations,” Commissioner Lara stated. “Evacuated residents should keep their receipts and contact their insurance agent to understand their coverage and any additional resources available during this time.”



For assistance, the California Department of Insurance can be reached at 1-800-927-4357 or online at www.insurance.ca.gov.

In 2020, Commissioner Lara sponsored Senate Bill 872, which mandates that insurance companies pay at least two weeks of ALE benefits to evacuees and provide an advance payment for a minimum of four months without requiring an itemized inventory form, [among other consumer protections](#). This law aims to remove barriers for disaster survivors seeking assistance.

Additional Tips for Consumers:

- Keep all receipts during your evacuation.
- Insurance policy provisions, including deductibles, differ by company. Residents should check with their insurance provider or agent as soon as possible to confirm coverage, limits, and any documentation requirements. Most renter’s policies typically include ALE coverage.
- Document the date, time, and names of any insurance company representatives you speak with regarding your coverage.
- Ensure that any insurance agent or public adjuster offering services has a valid license by [checking online](#) with the Department of Insurance.
- Download the Department’s [Top 10 Tips for Wildfire Claimants](#) (also [available in Spanish](#), [Mandarin](#), and [Vietnamese](#)), which includes information on claiming ALE benefits.

- Be aware that public adjusters cannot solicit business for seven calendar days following a disaster.
- Don't forget to keep copies of insurance policies, important documents, and a photo or video inventory of your possessions. An inventory can be easily created on your smartphone and securely stored in the Cloud.

Resources:

- [Additional resources and information for consumers on wildfires](#) are available from the Department of Insurance. Download a free [home inventory guide](#) from the Department website, or receive a hardcopy by calling the Department of Insurance Consumer Hotline at 800-927-4357.
- If you have any questions or need assistance, the Department of Insurance is here to help. Please call: 1-800-927-4357 or visit www.insurance.ca.gov.

Additional contact information:

- California Governor's Office of Emergency Services (Cal OES): (916) 657-9494 or www.caloes.ca.gov
- California Department of Forestry and Fire Protection (CAL FIRE): www.fire.ca.gov
- Federal Emergency Management Agency: 1-800-621-FEMA (3362) or www.fema.gov
- Contractors State License Board: 1-800-321-CSLB (2752) or www.cslb.ca.gov
- National Insurance Crime Bureau 1-888-815-9064 or www.nicb.org



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