



## **DISASTER HOME INSURANCE Frequently Asked Questions (FAQ)**

### **Wildfire Coverage**

**Q: I have suffered a loss from a wildfire. How do I start the claims process?**

The California Department of Insurance has a full [residential property claims guide](#) to help walk you through the process.

**Q: I have a wildfire claim. Can anyone provide a guide for navigating this process?**

Yes, the California Department of Insurance has a [ten-step guide](#) for navigating the claims process. The guide is in English and Spanish.

**Q: I have a wildfire claim. I am concerned about getting scammed during the claims process. What should I do?**

The California Department of Insurance has a [guide](#) to help survivors avoid getting scammed after a disaster. CDI also provides a [tip sheet](#) covering insurance scams.

### **Post Wildfire Flood, Mudflow, Mudslide, Debris Flow, and Landslide Coverage**

**Q: Does my home insurance policy cover damages from flooding, a mudslide, debris flow, or other similar events?**

Home insurance policies generally exclude these types of damages. It is important to read your policy to confirm what is covered and what is excluded. You can obtain a complete copy of your policy from your provider. The law requires your insurance company to provide this information to you free of charge within 30 days of the request.

**Q: What if a wildfire caused subsequent flood, mudslide, debris flow, or other similar events that then damaged my home? Will my policy cover the damages?**

There exists a concept of “efficient proximate cause”. If the facts show that the wildfire was the efficient proximate cause of the subsequent events, it is then

possible that there may be coverage under the policy. You should first file a claim with your insurance provider. If the claim is denied, the insurer must explain the reason for the denial. The insurer must also provide the specific policy language used to justify the decision. You can file a request for assistance from the California Department of Insurance should you want the decision reviewed.

**Q: Though my insurer denied my claim, I believe my damages are covered under efficient proximate cause, or by other means. How do I request assistance?**

Experts at the Department of Insurance can help consumers with insurance coverage or claim questions. Use the consumer hotline at **(800) 927-4357** or the online chat at [www.insurance.ca.gov](http://www.insurance.ca.gov).