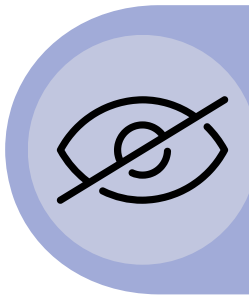


10 KEY TIPS for Fire Damage Claims



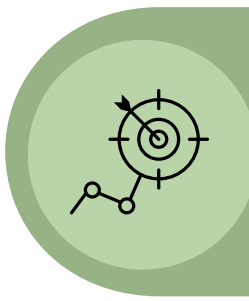
01. Understand Partial Losses

Delays can be common after widespread disasters when adjusters prioritize total loss over partial. **Disputes** can occur over creating a "uniform and consistent appearance"

Hidden damages may include:

- Water damage from firefighting efforts.
- Smoke and ash infiltration.
- Mold growth.
- Compromised air quality or damaged ductwork.

Inadequate cleaning and repair methods can lead to insufficient restoration



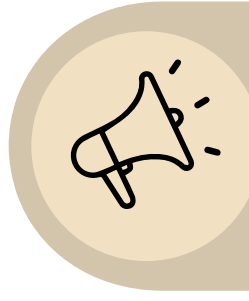
03. Proactive Steps for Recovery

Even with no visible damage, inspect for hidden structural, smore, or heat-related issues. Involve pros such as a **public insurance adjuster** or **industrial hygienist**

02. Common Challenges



- Document all damages thoroughly.
- File claims promptly.
- Familiarize yourself with insurance terminology.
- Assert your rights for fair payment.
- Seek help when necessary.



05. Areas Requiring Inspection

04. Importance of Pro Inspections



- Roof
- Structural elements
- Exterior materials
- Plumbing/heating systems
- Interior

Most states/policies require restoring to a consistent appearance. Verify there are **no ambiguous exclusions** in your policy.

06. Matching New Materials

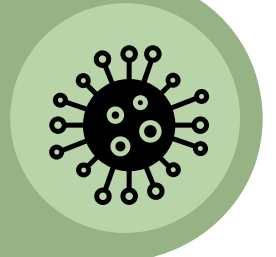


07. Health Considerations

Consider asthma or sensitivities to mold, soot, and smoke. Insurance should cover professional cleaning/remediation (e.g., HVAC systems). **Avoid shortcuts** in cleaning methods proposed by insurers.

Mold coverage depends on policy terms. Insurers often required to cover drying/cleaning to prevent mold. Address **wet drywall** and **exposed structures** promptly.

08. Mold Cleanup



09. Smoke & Ash Cleanup

Coverage often limited for plants and trees. Ex: Mature trees valued at \$5,000 but capped at \$500 per tree. **Stabilize landscapes** on hillsides to prevent erosion/landslides.

Policies typically cover smoke damage affecting **fabrics, unfinished wood, marble, and tile**. Disputes may arise over cleaning vs. replacement.

10. Landscaping Damage

