

# Insurance Rights for Consumers Impacted by California Wildfires

IF YOU'VE BEEN AFFECTED BY THE WILDFIRES IN CALIFORNIA, YOU MAY BE WONDERING WHAT TO DO NEXT, HOW TO START REBUILDING, AND HOW TO GET THE SUPPORT YOU NEED.

[The Consumer Federation of America \(CFA\)](#) and [America Saves](#) are here to help you navigate the process of filing insurance claims, understanding your rights, and making sure you get the support you're entitled to.

To protect homeowners, the California Department of Insurance has issued a one-year moratorium on insurance cancellations and non-renewals in affected areas. This means your insurance company cannot drop you from your policy right now.

**IF YOUR INSURANCE COMPANY IS TREATING YOU UNFAIRLY, FILE A COMPLAINT WITH THE CALIFORNIA DEPARTMENT OF INSURANCE.**

 **800-927-4357**

 **[FILE A COMPLAINT HERE.](#)**

## STEPS TO TAKE AFTER A WILDFIRE

### Ensure Safety and Report the Claim

- Once you and your family are safe, contact your insurance company to report the claim as soon as possible. Coverage may come from homeowners or special wildfire insurance.

### Document the Damage

- Take photos and videos of the damage thoroughly, but only if it's safe. Avoid entering unsafe areas and keep all damaged items until they are documented.

### Track Communications

- Keep a journal to log every interaction with your insurance company, adjusters, repair professionals, or potential hires. Include names, dates, and times.

### Save Receipts

- Keep receipts for expenses like hotel stays, food, temporary housing, or initial repairs. These costs may be reimbursed by your insurance.

### Vet Professionals

- Before hiring anyone or assigning insurance benefits, verify references and licenses. Be cautious of scams and carefully vet out-of-town contractors.

### Seek Help if Needed

- If you face issues or mistreatment, contact the [California Department of Insurance](#) for assistance.



VISIT [CONSUMERFED.ORG](#) TO LEARN MORE ABOUT YOUR INSURANCE RIGHTS.

## ADDITIONAL RESOURCES

[United Policyholders](#)

[The Salvation Army](#)

[American Red Cross](#)

[California Fire Foundation](#)

[California Department of Insurance](#)