

WHAT TO DO *IMMEDIATELY* AFTER FIRE HAS DAMAGED YOUR HOME

Discover the Steps You Need to Take to Ensure You Receive a Just & Fair Settlement on Your Property Claim! Follow These Steps to Maximize Your Compensation & Minimize the Hassles You Have to Deal With So You Can Get on With Your Life After a Life Disrupting Fire...



CONTENTS

Introduction3

Step 1 Call Your Insurance Agent & Report Your Claim4

Step 2 Secure Your Property.....5

Step 3 Understand Your Insurance Policy6

Step 4 If a Proof of Loss is Requested Be Sure to Submit it!8

Step 5 Understanding What's Typically Covered
& What's Not Covered in a Homeowner's Policy.....9

Step 6 Navigating the Claims Process.....11

Step 7 Giving Your Statement12

Step 8 At the End of the Claims Process,
Don't Just Blindly Accept the First Settlement Offer!.....13

Additional Tip — Hiring a Contractor14

Another Option — Sell Your Fire Damaged House!15

We Buy Fire Damaged Houses!.....16

Discover the Benefits of Selling a Fire-Damaged House Instead of Restoring It!.....17

Don't Let the Stress of a Fire-Damaged House Take Its Toll on You & Your Family!19

Conclusion20



INTRODUCTION

FEW THINGS CAN BE MORE EMOTIONALLY TAXING THAN SUFFERING A HOUSE FIRE.

First, there's the threat to your and your family's safety that can leave you feeling shaken afterward...

Then there's the loss of valuable possessions that you know you'll never be able to get back...

Then there's the uncertainty of where you are going to go and what you are going to do next...

Well, to help you with that last part we have created this handy guide. On the following pages you will discover step by step what you need to do to recover from a house fire and move on with your life.

One thing that you need to keep in mind when it comes to filing an insurance claim for your fire-damaged house is that you will be dealing with a large company — a company that has handled many cases like yours. **They know exactly what they need to do to ensure the best result for their company.**

Don't forget that while your agent may express deep sympathy for your situation... he or she works for a company where the bottom line is really all that matters.

That means it's up to you to become informed so that you can ensure that you and your family are justly compensated for the property damage and the pain and suffering you experienced.

Don't just believe that your insurance company will do the right thing. Get the information you need to make sure that they do – reading this guide is an excellent first step.

So let's get started.



STEP 1

CALL YOUR INSURANCE AGENT & REPORT YOUR CLAIM

One requirement of all insurance policies is that the policyholder must promptly notify the company in the event of a fire so that its representatives can inspect all damaged property.

So as soon as possible after your fire, contact your insurance agent. When speaking with your agent either on the phone or in person you should also request a certified copy of your insurance policy.

Once you have that copy be sure to read the Conditions section, which can usually be found in the beginning of the policy. This section should contain a list of things you need to do in the event of a fire ... be sure that you follow the list precisely.



REPORTING A CLAIM IMMEDIATELY PROVIDES A NUMBER OF IMPORTANT BENEFITS:

- It fosters a sense of cooperation between you and your insurance agent (and the company he works for)
- It gets the process moving so that your claim can be paid out as quickly as possible
- It helps ensure the claims adjuster can evaluate your claim in a timely manner. Often times, claim adjusters may feel "under pressure" to evaluate a claim quickly so that the company can set its loss reserve and potential claim payout amounts
- It will help prevent the insurance company from arguing later that a delayed claim jeopardized their rights or led to a slow claims process

To aid you in reporting your fire, most companies now have a toll-free number that allows you to speak to a live representative and make a claim at any time of day or night 24/7



STEP 2

SECURE YOUR PROPERTY

Yes, it is understandable after going through something as traumatic as a house fire that you may feel like you need to take some time to gather yourself and recuperate.

But, unfortunately, you do not have that luxury... not yet.

Right now, there are steps you need to take to ensure a good outcome to this horrible situation and the second step is to ensure your property is secure after a fire.

You don't want someone wondering onto the site and getting hurt. You also don't want scavengers stealing property that you may not be able to be reimbursed for due to you not securing the property in a timely manner.



HERE ARE SOME TIPS TO FOLLOW WHEN SECURING YOUR PROPERTY:

1. Don't try to turn off any utilities yourself. The fire department should make sure that all utilities (gas, water, electric) are safe and/or disconnected before they leave the scene.
2. Notify local police that your home will be vacant to help prevent looting and break-ins.
3. You may also need to hire a board-up/mitigation company to pump out water, board-up openings and otherwise ensure that your property does not suffer additional damage. Depending on the level of damage, you may be able to handle this yourself – you could cover a damages area with a tarp or board up an opening.



STEP 3

UNDERSTAND YOUR INSURANCE POLICY

With your property secured, now it's time to take a closer look at your policy and understand what protection you have.

Here are some important components of an insurance policy that you need to be familiar with:

Declarations Page — This is a one-page summary document that identifies the property being insured and the policy period. It also lists the amount of the insurance, deductibles, endorsements and the home owners' names.

Insuring Agreement — This is a short, simple paragraph that explains that the property is covered by insurance if the premiums are paid and all policy provisions are complied with.

Damaged Items — This section details items covered by the policy. The key thing to keep in mind here is do NOT dispose of any damaged items until the claims adjuster has reviewed them and OK'd their removal. Getting rid of items before an inspection could result in you NOT being reimbursed for them.

Exclusions — This section sets forth a number of instances where property loss will not be covered under the policy. Examples may include intentional loss, flooding, governmental action or earth movement.

Coverages — This section describes the property covered and lists any limits or restrictions for certain classes or locations of property. Also, depending on the type of policy you purchased, this section may set forth that your property is covered on a "specified perils" or "all risk" basis. Peril refers to a direct cause of loss, such as a fire, a tornado, lightning, theft, vandalism, a wildfire, an explosion and more. Most policies only list what is excluded from coverage, such as flooding and earthquakes.



STEP 3 UNDERSTAND YOUR INSURANCE POLICY (CONTINUED)

Definitions — Here you'll find definitions for common policy terms, including "you," "your" and "business."

Now here are some specific insurance terms and concepts that you should be aware of when attempting to understand your homeowner's insurance policy:

Debris Removal — In the aftermath of a house fire, the contractor will need to remove debris from the scene before they can start the necessary repairs. The cost of the removal is paid out of a policy's "Additional Coverages" instead of being deducted from the policy limit.

Living Expenses — When fire damage is so severe that you can no longer reside in your home, your policy will pay the extra costs you incur to live elsewhere if it includes Additional Living Expense (ALE) coverage, we'll talk more about this later.

Coinsurance — This is an older term that may not even be in your current homeowner's policy but if it is, it can be important. Coinsurance means that the policyholder must carry insurance that is at least 80 percent of a home's replacement cost. If the coverage does not equal at least 80 percent of the value, the insurance company will pay less than the full amount of the claim.



STEP 4

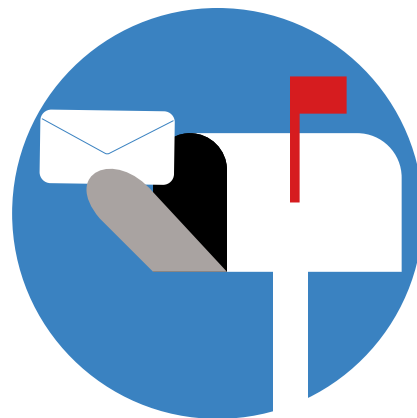
IF A PROOF OF LOSS IS REQUESTED BE SURE TO SUBMIT IT!

Remember the Conditions section of your insurance policy that we mentioned earlier?

Well, within that section there may be list of the insured's duties which may include submitting what is called a Proof of Loss.

If this is listed in your Conditions, you need to submit it promptly. Here are some things to keep in mind:

- Not all adjusters require a proof of loss but if they do it is a very important document
- Proof of Loss is a form but if you prefer you can submit a written notarized statement
- Be sure to include all claim documentation that a Proof of Loss is requiring be submitted with it
- Make sure you understand the time limit for Proof of Loss submission as set forth in your insurance policy. Missing the deadline could have catastrophic effects, including an outright loss of coverage
- **If you are going to have trouble meeting the deadline, immediately ask for an extension in writing!**



STEP 5

UNDERSTANDING WHAT'S TYPICALLY COVERED & WHAT'S NOT COVERED IN A HOMEOWNER'S POLICY

WHAT IS COVERED...

When it comes to understanding what is covered there are three areas to keep in mind:

Dwelling — This covers damage to your house and includes structures attached to the home as well as materials and supplies located on or next to the residence that are being used or have been used to construct, alter or repair the dwelling or other structures.

Other Structures — This coverage is for structures located on the property but set apart from the house. These can include a detached garage, a storage shed, a fence, a driveway and a patio, for example.

Personal Property — This coverage is limited to 50 to 75 percent of the dwelling coverage (it can be increased through an endorsement) and it is for property owned by the homeowner and stored in the dwelling, such as cash, securities, silverware, jewelry, antiques, cameras, furniture, furs, stamps and coin collections and more.

Additional Living Expense (ALE) Coverage — If your policy has ALE, that means you are eligible to be reimbursed for any necessary increase in living expenses that are required for maintaining a comparable standard of living when your dwelling is not fit to live in due to a covered peril, like fire. In other words, ALE coverage could cover the bill for the hotel you are staying in because your home was damaged by fire.

Fair Rental Value — If you have a rental space in your dwelling that is damaged and not fit to live in, this coverage allows you to receive fair rental value less any expenses that do not continue while it is not fit to live in.

Additional Items That Your Policy May Pay for:



STEP 3 UNDERSTAND YOUR INSURANCE POLICY (CONTINUED)

- Debris removal
- Fire department service charge
- Loss assessment
- Loss of refrigerated products
- Landscaping, such as trees, shrubs and other plants
- Tree removal (only if it is on your structure)
- Reasonable repairs to protect the property from additional damage
- Property removal when it is to prevent further damage
- And more

WHAT IS NOT COVERED...

Typical coverage exclusions include damaged caused by:

- Losses due to the insured not properly protecting property after a loss, like a fire
- Water damage from external sources (floods, sewers, underground water)
- Earth movement
- Power failure
- War
- Nuclear hazard
- Damage over time
- Intentional loss
- Defective planning, design, and maintenance issues
- Weather conditions



STEP 6

NAVIGATING THE CLAIMS PROCESS

KEEP TRACK OF EVERYTHING!

The claims process, particularly after a house fire, is certainly not quick and easy. To make things simpler for you over the long run, you should attempt to stay as organized as possible throughout the process.

That means record or keep copies of all receipts, bills and contracts! You should also document all living expenses and any matters that come up regarding your house fire or the claims process.

Then keep all this information in one easy-to-access place. Don't trust your insurance agent to take care of things for you or to keep track of all the paperwork. You need to do it!

Here are some additional things you should do:

- Take your own photographs of your damaged home and the damaged property inside it. You should also take photos as repairs are made.
- Take notes and keep them whenever you talk to your insurance agent, the adjuster or anyone else involved in the process
- Keep a chronological log of meetings and phone calls you have with agents, adjusters, contractors and other involved in the process
- As we said earlier, keep all bills and receipts. Also never send an original bill to the insurance copy without keeping a copy for yourself.



STEP 7

GIVING YOUR STATEMENT

Considering the stress and uncertainty that can accompany a house fire, giving your statement to the insurance company can be an event where costly mistakes are inadvertently made.

You can't refuse to give a statement; it is required under your policy. If you refuse, it could trigger a declination of coverage or a mutual refusal to cooperate.

Since you have to give the statement, you should make sure that you are fully prepared. Conduct online research on the subject, practice your answers to questions, you may even want to speak to an insurance professional to get some expert advice.

However you prepare, you should be sure to enter the meeting calm and collected and committed to answering truthfully.

Don't take the statement lightly and don't let your emotions get the best of you when you are giving the statement!



STEP 8

AT THE END OF THE CLAIMS PROCESS, DON'T JUST BLINDLY ACCEPT THE FIRST SETTLEMENT OFFER!

The trauma of having a house damaged in a fire and the stress of the tedious and often lengthy claims process can cause many to accept their insurance company's first settlement offer just to have the entire ordeal over with.

Don't make this mistake! Here are some things to consider BEFORE accepting a settlement:

- Whenever a home is damaged by a fire additional damage, that went unnoticed before, can often be discovered during the repair process
- Depreciation guidelines are not set in stone, they can be negotiated. So if your claim settlement is lowered due to depreciation you may want to see what is possible before accepting the offer
- A claims adjuster's opinion on damages is just that – an opinion. You can offer a contractor's opinion in rebuttal.
- Adjusters use software programs and parts resources to estimate materials cost, if the price of those materials rises before the repairs are made your settlement will be too low
- Don't let a claims adjuster use "coverage concern" as leverage to pay you less – if this was really true the company would most likely refuse to pay your claim.



ADDITIONAL TIP — HIRING A CONTRACTOR

One important thing to know here is that you do NOT have to use a contractor that is recommended by an adjuster.

In fact, depending on where you live if an adjuster tries to push you to using a specific contractor it may be illegal!

If your adjuster recommends a contractor, which is a process known as "steering," you should ask the adjuster or your insurance agent the following questions:

- Is using a contractor of the company's choosing required by my policy?
- Under the terms of my policy am I able to choose the contractor I want to work with?
- If I contact my state Department of Insurance are they going to tell me something different that you are right now?

If they admit that you are eligible to use the contractor of your choice then insist that they work with your contractor to conclude the claim.

ONE MORE THING ABOUT WORKING WITH CONTRACTORS

Often, when it comes to getting home repairs completed it can be more beneficial to use a **"Scope of Loss"** statement instead of an adjuster's appraisal or a contractor's estimate.

A Scope of Loss will specify the damage room by room and will include relevant repair information to assist in settling your claim and restoring your home to its pre-loss condition.



ANOTHER OPTION — SELL YOUR FIRE DAMAGED HOUSE!

YOU COULD BE RID OF YOUR HOUSE IN JUST A WEEK (OR LESS)!

Owning a home that is in need of repairs can add a lot of stress to your life.

There are worries about how much the repairs will actually cost — will the insurance settlement cover them all?

Then there is the matter of how long the repairs will take. Are you prepared to live in temporary housing for 4, 5, 6 months or even a year or longer?

Then ... added to all of that... there are the health concerns to think about (fire damaged homes often have toxic materials in them) and the fact that most buyers don't want to purchase a home that was once damaged by fire.

The whole situation can make you want to pull your hair out!

But it doesn't have to be that way for you – you can sell your home. That's right, in this special case you don't have to worry about finding a good buyer, a good buyer has found you!

Keep reading on the next page...



Take the Stress Out of Owning a Fire-Damaged House!

Call 1-800-267-2360 or Visit WeBuyFireDamagedHouses.com to Learn More About How We Can Provide You With Fast Cash... & a Chance to Get on With Your Life!



WE BUY FIRE DAMAGED HOUSES!

Who are we? We are **WeBuyFireDamagedHouses.com** and we are the #1 nationwide fire damaged buyers.

The truth is you may be very surprised at just how valuable your property is! We specialize in uncovering the true potential of a variety of home types — including those damaged by fire.

You could then use the cash you receive from us along with your insurance settlement to finance your dream home!



SO DON'T LET YOUR HOME DRAIN YOUR SAVINGS... OR ADD UNWANTED STRESS TO YOUR LIFE!

Get Out from under the financial pressure of owning a fire-damaged home today!

One of the great things about selling to us is we are not real estate agents, we are real estate brokers ... that means there are no fees, which in turn means more money goes into your pocket. We also pay cash.

Instead of shelling out more money for repairs, you could sell your fire-damaged house and get the money you need to purchase an even nicer home.

In fact, not only will we buy your house but we will also:

- Pay cash
- Close whenever you want
- Handle all the paperwork so it is super easy and convenient for you

To escape the stress you may be feeling about this home and to put a "nice chunk of change in your pocket" ... sell your fire damaged house to us.

See all the benefits you'll receive on the next page...



DISCOVER THE BENEFITS OF SELLING A FIRE-DAMAGED HOUSE INSTEAD OF RESTORING IT!

Clients who sell their fire-damaged houses to us often receive the following benefits:

Health Benefits — A fire damaged home often has toxic materials in it that can cause sickness.

Time Benefits — Restoring a house is time-consuming and can take many months. Selling a fire damaged house can be easier than living in a construction zone or being displaced for a long period of time. Plus remember, we are often able to close within seven days!

Financial Benefits (#1) — Selling your house after a fire is typically much cheaper than the expensive repairs and cleaning costs associated with home restoration. Hiring a general contractor is costly and comes with mandatory inspections and construction permits, not to mention possible fines and delays.

Location Benefits — Holding onto a fire damaged property and paying property taxes is not a good plan if the lot is not expected to increase in value. Selling your home after a fire also means you don't need liability insurance in case someone hurts themselves on your vacant lot.

Financial Benefits (#2) — Clients can pay off their loan balance with their insurance settlements and then sell their burnt houses. Insurance companies are willing to payout settlements based on construction costs, the contents of the fire damaged home, and for general inconvenience. Clients often combine their insurance settlements with our cash offers to finance new homes!

Emotional Benefits — It's not uncommon for individuals to feel uncomfortable returning to a fire damaged home even after a full restoration. We have even heard of people still



DISCOVER THE BENEFITS OF SELLING A FIRE-DAMAGED HOUSE INSTEAD OF RESTORING IT! (CONTINUED)

smelling smoke and fire after returning to their restored home, though whether this is psychosomatic or a heightened sense of smell remains unclear.

Financial Benefits (#3) — Most people don't want to buy a fire damaged home for sale. Even if the fire damaged property has been fully restored, most states still force the seller to disclose the property's history of fires to any prospective buyers.

Stress Benefits – Some people simply want to avoid dealing with city inspectors, contractors, insurance claim adjusters, real estate agents and other parties who may not have their best interest in mind when restoring their fire damaged property. They would rather get the cash for their burned down house for sale quickly and move on.

Take the Stress Out of Owning a Fire-Damaged House!

Call 1-800-267-2360 or Visit WeBuyFireDamagedHouses.com
to Learn More About How We Can Provide You With Fast Cash...
& a Chance to Get on With Your Life!



DON'T LET THE STRESS OF A FIRE-DAMAGED HOUSE TAKE ITS TOLL ON YOU & YOUR FAMILY!

With WeBuyFireDamagedHouses.com, there are:

- **No seller commissions**
- **No stressful wait**
- **No hassles**
- **No expensive repairs**



We are experienced in helping homeowners with difficult or rapid real estate transactions ... and we can help you avoid the uncertainties that accompany trying to sell a home yourself or through an estate agent, such as not knowing “when” or “if” your house will sell or for “how much.”

So don't delay, contact us today to receive an immediate, free, no-obligation cash offer on your home.

Over the past several years, we have helped hundreds of homeowners free themselves from difficulties associated with a fire-damaged house – and now we are ready to help you as well!

Take the Stress Out of Owning a Fire-Damaged House!

Call 1-800-267-2360 or Visit WeBuyFireDamagedHouses.com to Learn More About How We Can Provide You With Fast Cash... & a Chance to Get on With Your Life!



A photograph of a man and a woman standing with their backs to the camera, looking out over a scene of destruction. In the foreground, there is a rusted, mangled car. In the background, a house has been completely destroyed, leaving only a few standing walls and debris. The sky is clear and blue.

CONCLUSION

While a house fire can seem devastating to those who unfortunately experience one, it is important to remember that help is out there.

Whether it is reading this guide to help simplify the claims process... or selling a fire-damaged house to rid yourself of the stress and uncertainty that swirl around it... you can — and will — move forward.

Don't let yourself get overwhelmed. Focus instead on the next step and when that is completed the step after that and so on and before you know it the trials and tribulations brought on by this experience will be behind you.

If you do begin to feel overwhelmed, look for a good counseling service and/or support group. You can find plenty of them by doing a Google search online.

A house fire is traumatic and you do not have to go through it alone! Get help if you need it!

Thank you for reading this short guide and we hope that it has been beneficial to you in this difficult time.

