

Wildfires

Checklists & Claims Reporting Instructions

Insurance Contact Information

An important part of our commitment to our clients is to act as your advocate, and that is never more important than when filing a claim. Our team of professional claim advocates supports our clients throughout the claims process to deliver the best possible outcome.

We've provided several resources and links below for your consideration and use. If you have questions, please contact EPIC. We will do whatever we can to make the claims process as smooth as possible.

Contact Us:

Even if you're not sure about the extent of the damage, please contact us as soon as possible. We are ready to guide you through the claims process.

- **EPIC Claims Advocate**, Jason Murdock, at 949-617-3243. We are happy to report any/all claims you may have to your carrier directly.
- **To contact an EPIC advisor after hours:** please call [833-901-4190](tel:833-901-4190) and the main switchboard will connect you to a claims advocate.
- Additionally, please find direct [Carrier Contact Information](#).

Websites & Resources

- **FEMA:** [FEMA App: Take Charge of Disasters | Ready.gov](#)
- **American Red Cross:** [Wildfire Safety | American Red Cross](#)
- **U.S. Fire Administration:** [Wildfire Evacuation](#)
- **Local Emergency Alerts:** Sign up for alerts through your local government website.

Wildfire Evacuation Tips

1. **Protect Your Home:** Remove flammable items from around your home, close all windows and doors, and shut off gas and propane.
2. **Stay Informed:** Sign up for local emergency alerts and warnings on your phone. The FEMA app provides real-time alerts.
3. **Create an Evacuation Plan:** Identify multiple escape routes and a pre-arranged meeting point outside the danger zone. Ensure all family members know the plan. If you can, check-in on social media apps with your family to confirm safe arrival.
4. **Keep Vehicles Ready:** Park your car facing the direction of an escape and keep the gas tank at least half full.
5. **Prepare an Emergency Kit:** Include essentials such as medications, important documents, cash, clothing, food, water, and supplies for pets.

Before You Evacuate, Prepare Your Home

During an emergency, there may be little or no time to think about what you need to do. This checklist is designed to help you prepare and respond quickly. You might want to post it where everyone in your household can see it, such as on the refrigerator or by the door. Or for easy access, simply take a picture of it with your cell phone.

If time allows, here's what you can do to help firefighters protect your property:

- ☐ Turn on all the lights both inside and outside your home to make it more visible in smoky conditions.
- ☐ Close all windows, doors, vents and fireplace screens to reduce drafts and radiant heat in your home.
- ☐ Disconnect your automatic garage door opener so the garage can be opened by hand if power is lost.
- ☐ Remove flammable curtains and other window treatments.
- ☐ Move indoor and outdoor flammable furniture to the center of your home away from any windows.
- ☐ Remove pillows, cushions and umbrellas from outdoor furniture.
- ☐ Turn off the natural gas from the source, as well as pilot lights and air conditioning.
- ☐ Move any propane or fuel oil supplies away from your home.
- ☐ Connect the garden hose and fill any large containers with water.
- ☐ Turn off the sprinklers and don't leave water sources running as they might affect much-needed water pressure for fighting the fire.

When You Evacuate

Heed the advice of local authorities and leave when an evacuation order is first enacted.

- ☐ Roll up the windows in your vehicle and close the air vents to minimize any harm from the smoke.
- ☐ Drive slowly with your headlights on to improve visibility.
- ☐ Call 9-1-1 if you're trapped.
- ☐ Use N95 masks, if you have them, to avoid breathing harmful particles.
- ☐ Listen to the Emergency Alert System (EAS) or other local alert systems for instructions and emergency information.
- ☐ Keep all receipts of any Additional Living Expenses you incur so we can potentially include out-of-pocket expenses for hotel stay, etc. in the claims settlement, if your contract includes coverage.

What to Take

Gather these items ahead of time and put them in a place where you can grab them at a moment's notice. And keep your pets nearby so you can find them quickly.

- ☐ Important documents, such as birth certificates, passports and legal papers
- ☐ Medications, prescriptions and medical equipment-Irreplaceable and nostalgic items, such as photographs, mementos and jewelry
- ☐ Hard drives, laptops, portable flash drives with important information, and phone chargers
- ☐ Car keys, wallet, driver's license, credit cards and cash
- ☐ Pets

When You Return

To avoid potential hazards, don't return to your home until fire officials have given you the okay – most likely through a formal notification. Above all, only return when it is safe to do so.

- ☐ Stay away from damaged or fallen power lines, poles and wires.
- ☐ Check propane tanks, regulators, and lines before turning the gas on. Have them inspected if necessary.
- ☐ Examine the roof and exterior areas, as well as the attic and interior of the house, for sparks, embers or smoldering fires. Beware of hidden embers.
- ☐ Keep small children and pets close by.
- ☐ Find out if the water is safe to drink.
- ☐ Dispose of any food that's been exposed to heat or smoke.
- ☐ Properly dispose of any paint, batteries, and damaged fuel containers.
- ☐ Contact your EPIC immediately if your home is damaged or uninhabitable.

Reporting A Claim

In the event of a property loss, the following procedures should be followed:

Report the claim to EPIC so that they can assign an adjuster (when permissible), notify the carrier, and set up a file to monitor the claim.

When reporting a claim, please be prepared with the following information:

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| A. Date of loss | F. Your Contact Information |
| B. Address Location | a. Name |
| C. Cause of Loss (Fire, Water, Smoke, etc.) | b. Title |
| D. Property Damaged | c. Phone Number |
| E. Estimated Dollar Loss | d. E-mail Address |

CLAIMS CONSIDERATIONS:

1. If affected, restore fire protection as soon as possible and protect the property from further damage.
2. As soon as possible, initiate clean-up procedures and salvage what can be saved.
3. If it is economically feasible, proceed with emergency repairs.
4. Take photographs of the damage.
5. Before authorizing permanent repairs, it is best to agree on the scope and cost of those repairs with the insurance adjuster.
6. Coordinate all decisions regarding the loss with the adjuster. Keep them fully informed. It is better to communicate too much with the adjuster than not enough.
7. Include everything in the claim, even if the item is questionable. The adjuster cannot exclude items if they are not included in the first place.
8. Should you have any questions or are not satisfied with the handling of the claim please contact EPIC. We will do whatever we can to make the claims process as smooth as possible.

Disclaimer: The information provided above is for general informational purposes only and does not constitute legal advice. For advice regarding your specific legal rights and responsibilities, please consult with a qualified legal professional. Additionally, it is strongly recommended that you review your insurance policy for detailed terms, conditions, and exclusions.