



Claims FAQ

This document is intended to help answer frequently asked questions we are receiving about claims. This is general information only. Inquiries specific to your claim should be directed to your assigned examiner.

Reporting a Claim & Claim Status

How can I report a claim?

Customers who have evacuated or experienced damage from a wildfire are encouraged to submit a claim anytime online [here](#). Your broker may also submit a claim on your behalf. If you have questions or difficulty submitting a claim online, you may submit your claim by calling during business hours at 800-339-4099. Please visit our website, www.cfpnet.com, for our current phone service hours.

When will I hear from someone about my claim?

We have received an exceptionally large volume of claims, and examiners are working as quickly as possible to contact all customers who have submitted claims. Please be assured that, if we have not yet contacted you, we will do so soon.

How can I check the status of my claim?

Please be advised we are experiencing a high volume of claims and calls inquiring about claims status. We understand the urgency of all losses reported to us, and our team is working diligently to contact all customers who have submitted claims. Please have patience, as repeated requests for a new claim's status can tie up our resources and slow down our claims processing. We thank you for your understanding during this difficult time and assure you we are working as quickly as possible to process all submitted claims.

I submitted a claim. What happens next?

You will receive an acknowledgement letter, which confirms we received your claim and includes your claim number. You will receive this by email if you consented to receive emails from us; otherwise, it will be sent by mail. An examiner will reach out to you as soon as possible to discuss next steps. We have received an exceptionally large volume of claims, and examiners are working as quickly as possible to contact all customers who have submitted claims. Please be assured if we have not yet contacted you, we will do so soon.

What will I need to provide to demonstrate my loss?

Please refer to the "Your Duties After Loss" section of your policy. Your broker can provide you with a copy of your policy, or you can request one from us. In general, items that may be useful are:

- Color photos showing the property in its pre-loss condition
- Receipts or other proof of the cost and purchase date of unusual or expensive items
- Itemized receipts showing the amount spent on replacing damaged or destroyed property
- Expert reports (such as engineering reports)
- Detailed estimates for repairs

An examiner will contact you to provide assistance, answer questions, and schedule an inspection. Please remember that you will need to exhibit the damaged property if asked to do so, so please do not conduct any repairs except to prevent further damage.

Repairs & Cleaning

Does my policy cover emergency repairs? Can I bring in a contractor to start making some urgent repairs?

When possible, we recommend discussing any repairs with your assigned examiner before making the repairs. Your policy covers emergency repairs only if they are reasonable and necessary to protect the property from further damage. If you believe it is appropriate to make emergency repairs, please take photographs clearly showing the property in its damaged condition, and please do not destroy any of the damaged property. Please also provide us with all receipts showing the amount spent on these repairs.

Can I start cleaning up before I am contacted by my assigned examiner?

When possible, we recommend discussing any cleanup with your assigned examiner prior to taking that action. Your policy generally does not cover cleaning. Your policy may cover debris removal. Please reach out to your broker for questions about your policy, or your examiner for questions about how the coverage may apply to your claim.

Does my policy cover cleaning?

General household cleaning is not covered under FAIR Plan policies.

Policy Coverages

How can I know what my policy covers?

Questions about your policy coverages should be directed to your broker. Our Customer Service Representatives are not licensed insurance professionals and are not permitted to advise you of your policy coverages.

Does my policy cover evacuation and/or staying in a hotel?

Your policy provides Fair Rental Value (FRV) coverage under certain circumstances. This coverage is based on the rental value of your home, not on the expenses you incur in staying at another location. Your assigned examiner will determine the coverage limits that are available to you.

What is Fair Rental Value (FRV)? Are my hotel /rental and meal bills reimbursed?

Your policy may include Fair Rental Value (FRV) coverage, which is the reasonable amount your property could have been rented for before the loss occurred. If your policy has FRV, you will see a checkmark on your policy declarations page next to Coverage D – *Fair Rental Value*, and the limit of that coverage next to it. FAIR Plan policies do not include designated coverage for additional costs incurred due to temporary relocation.

If I have a total loss, do I have to rebuild?

You are not required to rebuild. Your assigned examiner will be able to provide more information about your options and how rebuilding may affect the settlement process.

What if I did not purchase Fair Rental Value (FRV), but now would like it?

If you did not purchase Fair Rental Value (FRV) coverage, then 10% of the Dwelling limit can be applied toward Fair Rental Value in the event of a loss. This is not additional coverage to Coverage A – *Dwelling*, meaning that any payment that is made for FRV in this instance will reduce the amount of coverage available for a loss to the Dwelling.

Does the FAIR Plan cover smoke damage?

The FAIR Plan covers smoke damage when it is determined that there is direct physical loss to the covered property.

Does the FAIR Plan extend Fair Rental Value (FRV) for smoke damage?

Your policy may include Fair Rental Value (FRV) coverage, which is the reasonable amount your property could have been rented for before the loss occurred. FRV is paid for the time the covered property is uninhabitable due to a covered loss.

Does my policy cover costs for environmental or air quality testing?

Determination is made on a case-by-case basis for covered property. If you believe you are need in of these services, please discuss this with your assigned examiner

I am underinsured. What coverages can I use to rebuild my home?

You may use *Coverage A – Dwelling* and *Extended Dwelling Coverage*. If your policy includes *Extended Dwelling Coverage*, you will see a checkmark on your policy declarations page next to *Extended Dwelling Coverage*, and the limit of that coverage next to it.

Additionally, in a declared state of emergency, you can combine the limits of *Coverage B – Other Structures* with *Coverage A – Dwelling*. If your policy includes coverage for *Coverage B – Other Structures*, you will see a checkmark on your policy declarations page next to *Coverage B – Other Structures*, and the limit of that coverage next to it.

What happens to my policy if I have a total loss? Is it cancelled?

If your property has suffered a major loss, you will receive a letter from us explaining the options for your policy and requesting you reply with your intent. We recommend discussing your options with your broker. Some considerations:

- If there are no insurable structures left on the property, you may wish to cancel your policy as there is nothing for the FAIR Plan to insure.
- If you intend to rebuild, you may wish to apply for a Course of Construction policy to cover the property once construction starts.
- If there is an insurable structure still remaining on the property (such as a detached garage), you may leave the policy in-force and remove the primary structure from the policy. Your broker can reach out to us to set this up.

Claims Payments

When will I receive a claim payment?

Provided your loss is covered, you will receive payment once we have investigated the loss. If you would like an advance, please discuss that with your assigned examiner.

Does the FAIR Plan offer advances?

If a claim is confirmed as a total loss, the FAIR Plan will issue 50% advances on the dwelling and contents, and six months of Fair Rental Value (FRV). If you would like an advance, please discuss that with your assigned examiner.

How will I receive payment for my claim? Can I receive it electronically?

Payments may be received electronically or via a mailed check. Please note that not all claims are eligible for electronic payment. If, after investigation of your loss, it is determined that your claim is covered, in whole or in part, your assigned examiner can provide more information about your payment options.

Why are my limits for *Ordinance and Law* and *Debris Removal* not being paid out?

Expenses for Ordinance or Law and Debris Removal of covered property are paid when incurred.