

Important Steps After Wildfire Smoke Damage

1. Avoid Cleaning

Do not attempt to clean anything in your home due to the risks of smoke residue. Wear a mask and gloves if you must enter. Keep shoes and clothing away from safe areas to prevent contamination.

2. Contact Your Insurance Company

Start by contacting your insurance to file a claim. Request an Industrial Hygienist (IH) Report. Some insurers will cover this cost; others may not. If not covered, pay out-of-pocket and submit for reimbursement later.

3. Get Pre- and Post-Remediation Reports

Ensure you get both pre- and post-remediation reports, preferably in writing. This documentation is crucial for your insurance claims and future safety.

4. Understand Insurance's Role

Insurance companies may push for cheaper restoration options, like “wiping down” your home. However, without an IH Report, this may not remove harmful toxins. Proper remediation is more expensive but essential for your health.

5. Follow IH Report Recommendations

Once you have your IH Report, share it with your insurance and follow the recommended steps. Common recommendations include removing contaminated furniture, carpets, and sealing walls.

6. Plan for Extended Stay

Remediation can take weeks to months. Arrange for temporary housing, as repairs may be delayed and ongoing. Staying in a hotel long-term is not ideal.

7. Adjusting Your Claim

Your insurance adjuster may need to reassess damages, and it's normal for new issues to arise later. Keep communication open with your adjuster, especially for items like dry cleaning or electronics replacement.

8. Navigating Smoke Damage to Electronics

Smoke may degrade electronics over time. You'll need to decide whether to replace or clean these items. Testing strips can help assess items like books or sentimental objects.

9. Prepare for Long-Term Remediation

Expect a lengthy remediation process. It could take several months, and you'll need stable housing during this time. Confirm deadlines with your insurance and stay proactive.

10. Work with New Adjusters

Insurance companies may assign new adjusters during the process. Maintain email records to help them get up to speed without extra effort on your part.

11. Managing Payments & Reimbursement

Depending on your policy, insurance may cover upfront costs or reimburse you later. Stay involved to ensure work is done correctly, especially if you pay contractors directly.

12. Additional Funding Options

Explore other funding sources for uncovered expenses, such as community foundations or loan deferment options. These can help with out-of-pocket costs.

13. Emotional Impact of Returning Home

Returning to a home that has been rebuilt or restored can feel bittersweet. While the house may be physically intact, the emotional toll of loss and the change in your neighborhood can be overwhelming.

14. Seek Support from Others

Connect with others who have experienced similar losses. Sharing resources and experiences can ease the recovery journey and provide emotional support.