

Date: _____

To: _____

Subject: Request for Testing and Remediation Due to Smoke Damage

Dear _____,

On [Insert Date of Event], my insured home experienced smoke damage as a direct result of its proximity to:

Name of Disaster: _____

I am committed to documenting this loss and working collaboratively with your company to ensure a fair and comprehensive settlement.

I am formally requesting that your company arrange for a thorough inspection and assessment of my home, which has sustained damage from the megafire.

Specifically, I request that the inspection and assessment be conducted by a certified industrial hygienist. I also request that the resulting documentation include a detailed scope of damage and an estimate with a line-item description of necessary work and associated costs for each affected room.

Furthermore, I request that post-remediation testing be performed to verify that remediation efforts have been properly executed and that my home has been restored to a safe and habitable pre-loss condition.

Please take note of the directive issued by California Insurance Commissioner Ricardo Lara in

BULLETIN 2025-7 (March 7, 2025), which outlines insurers' responsibilities to investigate and settle smoke damage claims fairly and promptly.

Given these legal requirements, I appreciate your commitment to covering the necessary inspections, assessments, scoping, estimating, and remediation work to ensure my home is fully restored to its pre-loss condition.

I look forward to your prompt response regarding the next steps in this process.

Sincerely,

Name: _____

Address: _____

City, State, ZIP: _____

Phone: _____

Email: _____