



# Wildfire Recovery Guide

**Mercury is here to help you every step of the way. Below is a quick guide to your insurance claims process.\***

## 1. Confirm Your Safety

Be sure to notify your designated personal emergency contact and let them know where you're staying if you were required to evacuate your home. Schedule a regular time to check in with additional updates until mandatory evacuation orders have been lifted. Always check with fire officials before attempting to return to your home to ensure your safety.



## 2. Contact Mercury's Claims Team

Mercury Insurance is a necessary and crucial point of contact once you're safe and out of harm's way.

It's important to file a claim as soon as possible if your property was damaged. The Mercury Claims Hotline is open 24 hours a day, seven days a week at 800-503-3724 if you need assistance.

Once assigned a claims representative, make note of your representative's name, phone number and email address as he or she will be your main contact throughout the claims process.



## 3. Additional Living Expenses

Mercury policyholders who were forced to leave their homes due to mandatory evacuation orders by local municipalities or law enforcement should contact their agents, call the Mercury Claims Hotline at (800) 503-3724, or meet with a Mercury claims representative at an evacuation center for additional living expenses reimbursement. Mercury will help arrange for temporary housing and provide financial assistance.

If your home is uninhabitable due to covered damages, you may be eligible to be reimbursed for additional living expenses while you're living elsewhere. This coverage helps you maintain your normal standard of living while your home is being rebuilt or repaired, and includes hotel accommodations, meals and more.

Be sure to save all dated and itemized receipts for living expenses you have accumulated during and following the evacuation.



## 4. Documentation

The full extent of damage to your home will be unknown until an inspection is completed. Create a detailed list of all items to be inspected, including the building structure, and interior and exterior property, and document them with videos and photographs to depict their current conditions. If possible, be sure to capture make, model and serial numbers in the images. Save these to a secure cloud-based storage site so they can be easily shared with your claims representative. Digital files you may have created for your home inventory prior to the fire like photos, scanned receipts, and anything listing purchase dates and prices are also helpful to present to your claims representative as your claim is processed.



## 5. Inspection

Your claims representative will help schedule your inspection if necessary. Do not clean or move damaged property until your claims representative or adjuster has cleared you to do so. Discuss any necessary home repairs with your claims representative after the full inspection – they'll provide the information you need to decide whether rebuilding or buying a new home is your best course of action, and may also be able to recommend a contractor to help with your home repairs. It typically takes about a year to rebuild your home once a contractor has been located, a price agreed to and down payment made.



\*By providing this Wildfire Recovery Guide, we do not intend to waive, but rather expressly reserve our right to assert any policy terms, conditions, exclusions, and exceptions that may be applicable to the claim.

## 6. Recovery

If your home is livable after your inspection is completed, Mercury will hire and pay for a professional cleaning service to rid your home of smoke, residual soot, fire retardant, and dirty or stagnant water. This is a covered benefit of your policy that Mercury will take care of for you. Professionals are better equipped with the tools and knowledge to properly clean your home post-catastrophe. Your claims representative may be able to assist you with recommended providers.



## 7. Unfortunate Event of a Total Loss

In the unfortunate event of a covered total loss, Mercury will provide advance payment towards your personal property once it has been confirmed. These advance emergency funds are to help you with immediate needs and will be deducted from your claim settlement amount.



Your mortgage lender may be listed as an insured on your policy and will also be listed on any payment received once covered damages exceed \$10,000. Alert them of the damage your property may have sustained. They might reimburse you in a separate check from what Mercury may have paid.

Be sure to communicate updates and status with your Mercury agent throughout the claims process. If your home is deemed a total loss, talk to them about adjusting your coverage temporarily during your rebuild or while repairs are being made.

Following what's outlined in this guide will help ensure a seamless insurance reimbursement process to help you recover from the property damages caused by the wildfire as quickly as possible.

## 8. Wildfire Recovery Guide at a Glance

- Contact your agent:
  - Obtain a copy of your insurance policy
  - Lower your coverage A to minimum of \$80,000
  - Amend your mailing address to receive forwarded mail
  - As rebuild begins, send updates on the progress and increased coverage when necessary
  - Advise when the rebuild is complete
- Continue to make mortgage/car payments regardless of damage or loss
- Keep all receipts of expenses incurred, including hotel, living expenses, meals, laundry, etc.



## 9. Contact Information

<b>Policy number:</b>
<b>Agent phone number:</b>
<b>Claim representative name:</b>
<b>Claim representative email, phone:</b>

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