

**Letter A:
Initial Proof of Loss and Notice to the Insurance Company**

Named Insureds
Insured Address

Date of Letter

Claims Adjuster (or possibly To Whom It May Concern)
Claims Email (if used)
Insurance Company
Claims Address

RE: Initial Proof of Loss and Notice Related to the Woolsey/Camp Fire
Named Insureds; Insured Address; Insurance Company; Homeowners Policy Number
and Automobile Policy Number; Date of Loss;
Claim Number(s) (if Applicable)

Dear ***Claims Adjuster*** (or possibly To Whom It May Concern):

My name is [Name of Person Signing Letter]. Along with my spouse/partner [Name of Spouse/Partner], I own real and personal property, including automobiles, located at ***Insured Address*** insured by ***Insurance Company*** under Homeowners' Policy ***Policy Number*** and Automobile Policy ***Policy Number***. On ***Date of Loss***, our home at ***Insured Address*** was ***destroyed/damaged*** as a result of the ***Woolsey/Camp Fire***. We experienced the partial/complete loss of our home and related outbuildings, including [describe or list if outbuildings were damaged]. We also suffered partial/complete loss of personal property located at our home. We also experienced the partial/complete loss of our automobiles as a result of the ***Woolsey/Camp Fire***.

Because of the losses we suffered resulting from the ***Woolsey/Camp*** fire, we can no longer live at our home and will have to secure alternative living arrangements. Therefore, we will also have a claim for additional living expenses under our Homeowners' Policy. The most immediate concern for us is our additional living expenses. Our Coverage D: Loss of Use limit is ***Coverage D Limit***. We estimate our home would rent for at least ***\$DOLLAR*** per month and the policy entitles us to rent a similar size and quality of home. Because of the number of people dislocated from the fires, we expect rental prices to increase. I assume you will give us a reasonable advance on our additional living expenses because of the undisputed nature of this loss and the certainty we will be out of our home for at least a year. The California Department of Insurance has encouraged insurance companies doing business in California to give customers a four-month advance on additional living expenses when a home is ***damaged/destroyed*** as a result of a fire. We estimate that our monthly additional living expenses will be ***\$DOLLAR*** per month. Therefore, we request an advance on our additional living expenses for four months, which is estimated to be ***\$DOLLAR***. Of course, we will submit receipts for additional living expenses as we incur those expenses.

As you might expect, it will be a long process compiling an inventory of personal property **damaged/destroyed** by the fire. Under the circumstances, we assume you understand the time it will take to prepare a complete personal property inventory. Once we are settled in safe and appropriate accommodations and have returned to a semblance of a normal life, we will begin that long process. If you have a personal property inventory form you would like us to use, please send that to me by mail or email. However, I did want to point out the California Department of Insurance has also asked insurance companies to waive any requirement of using company specific forms for a personal property inventory. Also related to personal property, the California Department of Insurance has recommended **Insurance Company** advance 25% of our personal property limit under Coverage C: Personal Property. Our personal property limit is **Coverage C Limit**, so we request a personal property advance of **\$DOLLAR** (25% of Coverage C: Personal Property Limit). This advance will allow us to replace the essential and important personal property items we lost in the fire—items we need to begin the long process of returning to our normal lives. We will submit a partial or complete personal property inventory when we are able to complete it.

Finally, the following automobiles were **damaged/destroyed** as a result of the fire: **[List all damaged or destroyed automobiles]**. Therefore, I am notifying you of an additional claim for loss to these automobiles under Automobile Policy **Policy Number**.

As for the extensive damage to our home and outbuildings, we understand you will soon begin the process of adjusting our claim by visiting our property, determining the scope of damages and preparing a detailed and comprehensive estimate that fully indemnifies us for our loss and allows us to begin the process of rebuilding our lives and returning to our home. Although the damage caused by the **Woolsey/Camp fire** is a matter of public record and should not be disputed, we have included a copy of the following materials showing the damage to our home: **[List of items such as photographs, if available, aerial photos, drone photos, government website listings of addresses, etc.]**.

If there are any additional forms, information, or documents you need to open our claim, begin adjusting our claim, and fulfill your promise to take care of us when a tragedy strikes, please send them to me at the address/email below along with detailed instructions about what you need. However, consistent with the California Department of Insurance's existing guidance, I hope that **Insurance Company** understands the difficult event we have lived through and does not decide to overwhelm us with needless and irrelevant paperwork.

Because we have been displaced from our home, please send all communication to the following email/address:

Named Insureds
Temporary Address
Phone Number(s)
Email address(es)

As you might expect, any payments under our policies are very important to us. If there is a mechanism to directly deposit our requested advances into our bank account, please contact me with the details. Otherwise, please make sure you send me an email or call me when any payment is on the way.

I look forward to **Insurance Company** fulfilling its promises to us under our insurance policy and fully complying with all California regulations and its duty of good faith and fair dealing.

Sincerely,

/s/

Your Name

Cc: Insurance Agent (via email)