

**Letter B:
Request for Advance of Additional Living Expenses**

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: Request for Advance of Additional Living Expenses 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], we previously notified you of loss to our home, outbuildings, personal property and automobiles as a result of the Woolsey/Camp Fire. We provided this notice and proof of loss via email/letter dated [date of letter]. You have opened claim numbers [list claim numbers].

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 given 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. If there is a form you would like us to use to submit our additional living expenses as we incur them, please send it to the email/address below. However, I will

remind you that the California Department of Insurance has asked insurance companies to not require company specific forms to obtain payments.

Although I expect **Insurance Company** to issue an advance for additional living expenses, please notify me immediately if you refuse to follow the California Department of Insurance guidance. If that is the case, which will be highly disappointing and inappropriate, I will promptly submit my receipts for additional living expenses as I incur them. If you refuse to provide an advance, I may have no choice but to submit receipts every week or even more frequently. I expect you will pay me for additional living expenses as soon as you receive these receipts.

If there are any additional forms, information, or documents you need to authorize our request for a four-month advance on additional living expenses, 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)