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Letter D:
Request for Advance on Personal Property Coverage

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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 on Personal Property Coverage**
         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].

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 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*. Therefore, 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.

Although I expect *Insurance Company* to issue an advance for personal property losses, 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 work to at least submit a partial inventory of personal property losses for the items that are most efficient to identify and inventory. If you refuse to provide an advance, I may have no choice but to submit partial inventories of personal property losses every week or as I complete them. I expect you will pay me for these personal property losses as you receive the inventory forms.

If there are any additional forms, information, or documents you need to authorize our request for an advance on our personal property coverage, please send them to me at the address or 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 or 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)