

Wildfire Aftermath Recovery and Claim Guide



Wildfires continue to increase in frequency and severity, leaving homeowners, businesses and communities grappling with the aftermath of devastation and destruction. Navigating the aftermath of a major catastrophe can be incredibly stressful and intimidating – it can be hard to know where to start. Brown & Brown has compiled a checklist outlining clear and concise steps to help repair and restore your home or business while preparing for the claims process.

Immediately After a Wildfire

You can begin post-wildfire procedures once emergency services give the all-clear. First and foremost, prioritize the safety of yourself and those around you.

- Start by inspecting your property for immediate dangers such as falling debris, embers, exposed electrical wires or other hazards.
 - » **DO NOT TOUCH OR MOVE EXPOSED BARE WIRES.** Call the proper utilities for handling these situations.
- Remove any dead vegetation nearby to prevent flyway embers from igniting.
- Secure dangerous areas with caution tape until they are determined to be safe.
- Take the time to examine interior walls, floors, doors and windows to ensure the building is not at risk of collapsing.
- Additionally, inspect foundations for significant damage like cracks or damage to retaining walls. If the power has not already been turned off, do so immediately and inspect the premises for exposed wiring or electrical lines.
 - » **DO NOT TOUCH OR MOVE EXPOSED BARE WIRES.** Call the proper utilities for handling these situations.
- Complete an incident report and document any damaged property or inventory by taking pictures.
- Notify your employees about the situation and listen to your local emergency broadcast for up-to-date information regarding the wildfire's path.
- Within the next 12 hours, recheck the property for embers.
- Be cautious of pits in the ground containing ash, as they can hold hot embers that may burn you or start another fire. Mark these areas for safety and avoid them.
- If the fire persists, contact local emergency services.



Recovery and Claim Preparation Checklist

While the recovery process can be complex and overwhelming, with the proper guidance and support, organizations and individuals can navigate the insurance claims process to take steps in the right direction toward rebuilding.

- Notify your insurer of the loss as soon as possible.
- Coordinate with your loss response team and delegate responsibilities to your loss response team members.
- Establish accounting procedures for capturing loss activity.
- Contact remediation contractors to complete emergency repairs and protect buildings and equipment from additional damage by making temporary fixes.
- Evaluate and separate damaged from undamaged stock. Document with photos and retain all property for the adjuster to inspect.
- Create a recovery plan for reestablishing operations and mitigating business interruption. Typical options include using undamaged inventory on hand, outsourcing, temporarily extending work hours or renting temporary alternate locations.
- Review applicable leases for insurance requirements and notify third parties who may have an additional interest.
- Review your policy with your insurer to identify policy provisions and deductibles that may be relevant.
- Begin reconstruction. This process should be coordinated with the adjuster to document the scope of work and invoicing.
- Track and document all loss-related repair and operational expenses.

Although the recovery process may seem daunting, with timely action, attention to detail and proper guidance, you and your organization can find your way to restoration. Brown & Brown is here to help during recovery from wildfires and other catastrophic events, offering insights and answers each step of the way.



How Brown & Brown Can Help

Connect with our Brown & Brown team to learn about our knowledge in your industry, how we build our risk mitigation strategies and how we can aid your business in building a cost-saving program.



Find Your Solution at [BBrown.com](https://www.brownandbrown.com)

Brown & Brown, Inc. and all its affiliates, do not provide legal, regulatory or tax guidance, or advice. If legal advice counsel or representation is needed, the services of a legal professional should be sought. The information in this document is intended to provide a general overview of the topics and services contained herein. Brown & Brown, Inc. and all its affiliates, make no representation or warranty as to the accuracy or completeness of the document and undertakes no obligation to update or revise the document based upon new information or future changes.

©2025 Brown & Brown. All rights reserved.