

## Top 25 Questions for Insureds After a Fire Claim

### Understanding Insurance and Coverage

**1. Will my insurance cover the entire cost of restoration?**

- Insurance policies are designed to indemnify you, meaning to restore your property to its pre-loss condition. CRDN works directly with your insurance carrier to ensure every cost aligns with your policy terms.

**2. What are my rights under California law as an insured?**

- Under the California Department of Insurance, you have the right to a fair claim settlement. Insurers must promptly investigate and resolve claims in good faith. You also have the right to dispute any settlement decisions.

**3. What is the difference between ACV and RCV?**

- **Actual Cash Value (ACV):** The value of items after depreciation.
- **Replacement Cost Value (RCV):** The full cost to replace items without deducting for depreciation. Your policy dictates which applies.

**4. What if my insurance denies part of the claim?**

- If coverage issues arise, CRDN provides detailed documentation to support your claim. You may also file an appeal or escalate disputes to the California Department of Insurance.

**5. Will I be stuck with the bill?**

- CRDN coordinates with your insurer to ensure services are fully reviewed and approved. Claims referred to CRDN are legitimate and vetted, and all costs are managed by licensed insurance professionals.

### Inspection and Restoration Process

**6. What does your inspection include?**

- CRDN services always include inspection, assessment, and estimates, thoroughly reviewed by your insurance adjuster to ensure all costs are necessary and accurate.

**7. Does inspection guarantee coverage?**

- Inspection ensures proper documentation for your claim, but coverage depends on your policy. All approvals are managed by your insurance carrier.

**8. Why can't CRDN handle claims for assessment-only jobs?**

- CRDN prioritizes jobs requiring full restoration services due to high demand. Assessment-only requests are beyond our current capacity.

**9. How do you ensure my claim is accurate?**

- Every line item is documented in standardized software and reviewed by your adjuster to align with strict pricing guidelines.

**10. What happens to items that are non-restorable?**

- Non-restorable items are documented and submitted to your insurer for potential reimbursement. There are no charges for unsuccessful restoration attempts.

**Key Restoration Concerns**

**11. What is cross-contamination, and why does it matter?**

- Smoke and soot can spread through HVAC systems, contaminating unaffected areas. CRDN ensures comprehensive cleaning to prevent further exposure.

**12. How do you handle textiles like clothing and linens?**

- Items are cleaned using advanced techniques to remove smoke, soot, and toxic residues while ensuring safety and odor removal.

**13. What about rugs and carpets?**

- Rugs and carpets undergo specialized cleaning and deodorizing. Heavily damaged items may require off-site treatment or be deemed non-restorable.

**14. Can electronics be restored?**

- Yes, electronics are cleaned internally and externally to prevent corrosion and restore functionality. Post-cleaning testing ensures proper performance.

**15. How do you restore art and collectibles?**

- Art and collectibles are treated with minimally invasive techniques to preserve their integrity and value while removing smoke and soot.

**Insurance and Financial Concerns**

**16. What is my deductible, and how does it affect the process?**

- Your deductible is the amount you're responsible for before insurance coverage begins. For example, if your deductible is \$1,000 and restoration costs \$10,000, insurance covers \$9,000.



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**17. Do I pay CRDN directly?**

- In most cases, CRDN bills your insurer directly. You are responsible only for your deductible or uncovered costs.

**18. Will my premium increase?**

- Premium adjustments depend on your insurer and policy. Restoration itself does not directly impact premiums.

**19. What if I don't agree with my insurance settlement?**

- You can dispute settlements, request re-evaluations, or escalate disputes to the California Department of Insurance.

**20. Do you help with the claims process?**

- Yes, CRDN collaborates with adjusters, providing detailed documentation to support your claim.

**Health and Safety**

**21. Is soot or smoke residue dangerous?**

- Yes, both can contain harmful chemicals. Professional cleaning ensures the removal of toxins, protecting your health and property.

**22. What happens to items exposed to smoke but not visibly damaged?**

- Smoke particles can embed in fabrics and electronics. These items are cleaned and deodorized to ensure safety.

**23. Can you guarantee the removal of all smoke odor?**

- Our multi-step processes remove most odors. Items that cannot be fully restored will be deemed non-restorable.

**24. What is fire restoration dry cleaning?**

- A process that cleans and deodorizes textiles and fabrics damaged by smoke and soot, ensuring safety and odor-free results.

**25. How long does the restoration process take?**

- Timelines vary based on damage severity and the number of items. Essential items are prioritized, and regular updates are provided.

**Why Choose CRDN?**

- **Legitimacy:** CRDN is a licensed and vetted provider approved by all major insurance carriers.
- **Transparency:** Every step is documented and reviewed by your adjuster.



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- **Control:** Claims are fully managed by your insurance carrier using standardized pricing systems.
  - **Technology:** Advanced software ensures accurate estimates and line items.
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## Quick Reference: Wildfire Damage FAQs

### Steps After Wildfire Damage

1. **Ensure family safety** and find temporary housing if needed.
2. **File a claim** with your insurance company and provide details.
3. **Document the damage** with photos before cleanup begins.
4. **Request advances** for living expenses or temporary needs.
5. **Communicate regularly** with your adjuster and keep detailed records.

### Insurance Obligations in California

- Insurers must provide:
    - Immediate living expenses for rent and essentials.
    - Advances for personal belongings and temporary furniture.
  - Adjuster inspections and settlements can take time. Be patient and document all interactions.
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For immediate assistance, contact CRDN of Southern Los Angeles:

- **Phone:** 562-562-CRDN (2736)
- **Email:** [crdnsola@gmail.com](mailto:crdnsola@gmail.com)

Available 24/7 to restore your belongings and peace of mind.