

Navigating Insurance Claims Following Natural Disasters *2025*

LONG & LONG
ATTORNEYS

 **DISASTER INSURANCE CLAIMS**

DisasterInsuranceClaims.com | insurance@LongandLong.com | (626) 263-5200

POST-FIRE CHECKLIST



DOCUMENT YOUR DAMAGED PROPERTY

Take pictures and videos of your property showing all the damage from top to bottom.



BEWARE OF EXCLUSIONS AND PENALTIES

There are exclusions and penalties in your policy, so make sure you're aware of how much less you could get compared with what you need.



BEWARE OF UNDERINSURANCE PENALTIES

There are penalties for being underinsured, so make sure you're aware of how much less you could get compared with what you need.



CONSULT AN ATTORNEY IMMEDIATELY

Public insurance adjusters will often hand off claims to lawyers anyway. Call a lawyer first to avoid duplicate fees.

AN INDUSTRY IN CRISIS

Why You Need To Act Quickly.

California's insurance industry is in crisis, exacerbating heartache for victims of the January 2025 fires. Homeowners can expect weeks or months of paperwork to prove losses, as well as pressure from claims adjusters to make a quick settlement for less than they are entitled to under their policies. According to the National Association of Insurance Commissioners, US insurers made record profits in 2023 from their property and casualty business alone. They have collected exorbitant premiums from Californians for years. However, it is expected that some insurers will claim insolvency. For these reasons, homeowners are encouraged to not settle with their insurance companies and seek legal counsel instead.

**Do not hire a Public Adjuster —
you need a *dedicated Attorney and
Adjusting Team.***

This is a comprehensive service at the same percentage cost as a public adjuster, but with the added benefit of personalized legal support. **Experience matters.**

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FREE POLICY REVIEW:



Why do I need my own adjusting team?

The insurance company employs their own adjusting team to document and measure losses to benefit **their bottom line**. These adjusters have neither the motivation nor the time to make sure your claim is evaluated correctly. You need a third-party expert team of adjusters and attorneys that **work for you** to thoroughly inspect your property and provide a detailed damage assessment report that reflects the true cost of repairs, ensuring that every aspect of your loss is accurately documented and valued. This will ensure you utilize all effective coverages and that your custom items and precious possessions are correctly valued, maximizing your recovery under your policy so you can focus on rebuilding your property and life.



MISTAKES MADE NOW CAN BECOME A LEGAL BATTLE LATER

Can I prepare my own claim better than a policyholder attorney?

To secure the maximum recovery from an insurance policy, it's crucial to have input and assistance from experts with knowledge of the complexities of insurance policies, coverage limitations and exclusions, coinsurance penalties, depreciation, business interruption losses, building damage assessments, repair and replacement costs, and effective claim negotiation. Only an experienced professional policyholder attorney has these qualifications. The insurance company is not "on your side," and not "your good neighbor." The insurance company is interpreting a legal contract, not necessarily in the best interest of homeowners. Its goal is to maximize its own profits by delaying, denying and defending against paying out claims.

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Long & Long: A prominent disaster recovery firm poised to help homeowners handle the devastating loss of the California fires.

Long & Long, P.C., a well-known and respected firm, provides concierge services exclusively to victims of natural disasters with a team of attorneys and adjusters with unparalleled expertise and skill in advocacy for property insurance claims. **With over 15 years of experience handling disputes against all major insurance carriers nationwide, Long & Long has become a trusted resource for policyholders navigating the aftermath of catastrophic events, including wildfires, hurricanes, and other natural disasters.** The firm has successfully assisted more than 11,000 home and business owners, including hospitals, commercial farms, churches, restaurants, hotels, condominium associations, country clubs, retail businesses, and apartment complexes. Long & Long takes immense care in helping clients navigate the complexities of insurance policies, understanding exclusions, and preparing claims to present to the insurance company in a way that maximizes the payout.



How does Long & Long determine the actual amount of loss?

A Long & Long team of experts with over twenty years of experience in disaster reconstruction and insurance estimating takes physical inventory of the loss and prepares a professional estimate of damages to a property supported by structural reports as needed, detailed accounts specifying personal property items, loss of income, rents, business interruption or additional living expenses.

Is it more expensive to hire an attorney + adjuster team?

No. Long & Long fees are “contingent,” charging a percentage of what is received in settlement. We do not receive any fee until the insurance company actually issues the check to you. It is to our benefit to get the maximum settlement possible for you out of court. However, we will do whatever it takes to see justice achieved under the policy.



The way you measure and present your losses to the insurance company can directly impact the amount you recover. This is especially critical in California, where insurance policies often include restrictive provisions and exclusions that make recovery more difficult.



Cate E. Biggs, Partner, Long & Long Attorneys

The insurance company's estimate is just a guesstimate.

Insurance adjusters often base their estimates on an initial inspection, limited instructions from their company, and minimal understanding of the complexities of your loss. They lack insight into the true value of your items and the actual costs your contractor will charge for repairs. Once an initial estimate is issued, obtaining additional funds will become a challenge. The insurer's adjuster has limited to no motivation to submit your claim at its full value. A third-party team of attorneys and experts will ensure you get paid correctly by presenting your claim to the insurance company in a manner that makes it difficult for them to refute or deny payment.



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*Match Their Strength: You Need a Team on Your Side.
It is our goal to settle your claim as quickly as possible
so you can start repairing your home or business as
fast as possible.*



More than adjusters, a full-service concierge legal team that can:

- ✓ *Navigate policy limitations and exclusions*
- ✓ *Prepare building damage assessment reports*
- ✓ *Prepare repair estimates*
- ✓ *Create detailed inventories*
- ✓ *Create business interruption loss reports*
- ✓ *Demand action from your insurer*
- ✓ *Navigate any lien or mortgage issue and other factual proofs of loss*



What Are My Next Steps?

Document the Damage

- *Take photos and videos of the property to capture the extent of the damage.*
- *Create an inventory of damaged or lost items, including approximate values.*

Request a Full Copy of Your Policy With All Applicable Endorsements

- *Report the fire to your insurance company as soon as possible.*
- *Request a copy of your policy if you do not have one on hand. Make sure it is your full policy.*

Do Not Accept the Insurance Company's Initial Offer

- *Consult with an experienced attorney before agreeing to any settlement.*

Get a Free Policy Review

- *Fill out this form at disasterinsuranceclaims.com to receive a complimentary policy review.*

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