

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

Inspection and Restoration Process

6. **What does your inspection include?**
 - COAST VIEW RESTORATION 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 COAST VIEW RESTORATION handle claims for assessment-only jobs?

- COAST VIEW RESTORATION 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. COAST VIEW RESTORATION 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 COAST VIEW RESTORATION directly?

- In most cases, COAST VIEW RESTORATION 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, COAST VIEW RESTORATION 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 COAST VIEW RESTORATION?

- **Legitimacy:** COAST VIEW RESTORATION is a licensed and vetted provider approved by all major insurance carriers.
- **Transparency:** Every step is documented and reviewed by your adjuster.
- **Control:** Claims are fully managed by your insurance carrier using standardized pricing systems.
- **Technology:** Advanced software ensures accurate estimates and line items.

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.

For immediate assistance, contact COAST VIEW RESTORATION of Southern Los Angeles:

- **Phone:** (714) 769-6300
- **Email:** coastviewrestoration@gmail.com

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