



Date: November 12, 2018
To: All Legislative Offices
From: Rex Frazier, President
Ross Buckley, Legislative Advocate

Re: California Fire Season 2018: Information for Your Constituents

With the disastrous wildfires burning in your district, we are providing you with information to share with your constituents in the event they suffer a loss, or need to evacuate.

Our member companies (State Farm, Liberty Mutual Insurance, Progressive, Allstate, Mercury and Nationwide) are already active in the disaster areas, with many on-site, and attempting to reach their policyholders. We share the following information to help you answer questions that your constituents may have regarding property/casualty insurance.

Additional Living Expense Coverage

Your constituents should know that homeowners may be eligible for reimbursement of additional living expenses (ALE) incurred due to mandatory evacuation or if a home is rendered uninhabitable due to a qualifying disaster event. ALE coverage is generally included in the homeowners' policy and, therefore, is available to help homeowners maintain their normal standard of living while they go through the claims and rebuilding process.

ALE typically covers:

- ✓ Housing/hotel expenses
- ✓ Additional food expenses
- ✓ Furniture rental expenses
- ✓ Relocation expenses
- ✓ Storage expenses
- ✓ Telephone installation expenses
- ✓ Extra school and work transportation expenses

Policyholders need to contact their insurance carrier to obtain information about the specific expenses covered by ALE in their homeowners' policy.

Businesses may also be eligible for reimbursement due to lost business.

ALE coverage is guaranteed by law for up to 24 months after a declared disaster.

Residential Insurance Companies Contact List

PIFC and its member companies hope your constituents do not sustain a loss. However in the event this occurs, we want to assist you in helping your constituents. Below, we have listed the claim reporting telephone numbers for California's major property casualty insurers. Please share this information with your constituents and enable them to be prepared and recover quickly should a loss occur.

Company Name	Phone Number
AAA Southern California (InterInsurance Exchange of the Automobile Club)	877-222-1445
Aegis Security Insurance Company	844-207-4339
AIG Property Casualty Company	866-304-5047
Allstate Insurance Company	800-386-6126
AMCO Insurance Company	800-982-0756
American Modern Home Insurance Company	800-543-2644
American Reliable Insurance Company	800-535-1333
America Security Insurance Company	877-893-5739
American Bankers Insurance Company of Florida	800-852-2244
Amica Mutual Insurance Company	800-242-6422
Bankers Standard Insurance Company	800-444-6161
California Capital Insurance Company	800-682-9255
California Casualty Indemnity Exchange	866-680-5143
CSAA Insurance Exchange (AAA Northern California)	800-922-8228
Century-National Insurance Company	800-760-5001
Cincinnati Insurance Company	888-242-8811
Coastal Select Insurance Company	800-774-1012
Crestbook Insurance Company	855-473-6410
CSE Safeguard Insurance Company	800-282-6848
Encompass Insurance Company	800-897-9678
Farmers Group	800-327-6377
Federal Insurance Company/Chubb	866-324-8222
First American Specialty Insurance Company	800-756-9100
Foremost Insurance Company Grand Rapids, Michigan	800-527-3905
Foremost Property & Casualty Insurance Company ²	800-527-3905
General Insurance Company of America	800-332-3226

Company Name	Phone Number
Geovera Insurance Company ¹	800-324-6020
Grange Insurance Association	800-247-2643
Hartford (Sentinel Insurance Company)	800-624-5578
Homesite Insurance Co. of California	800-466-3748
Horace Mann Insurance Company/Horace Mann Property & Casualty Ins. Co.	800-999-1030
IDS Property Casualty Insurance Company	800-842-3344
Integon National Insurance Company/National General	877-468-3466
Kemper Independence Insurance Company	866-860-9348
Liberty Mutual Insurance Company	800-837-5254
Mapfre Insurance Company	877-627-3731
Mercury Casualty Company	800-924-9225
Metropolitan Direct Property & Casualty Insurance Company	800-422-4272
Nationwide Insurance Company of America	800-982-0756
Oregon Mutual Insurance Company	800-888-2141
Pacific Property & Casualty Company	800-333-2860
Pacific Specialty Insurance Company	800-303-5000
Personal Express Insurance Company	800-499-3612
Praetorian Insurance Company	877-772-6771
PURE (Privilege Underwriters Reciprocal Exchange)	888-813-7873
QBE Insurance Corporation	866-318-2016
Residence Mutual Insurance Company	800-234-2103
Safeco Insurance Companies	800-332-3226
State Farm General Insurance Company	800-732-5246
Stillwater Insurance Company/Stillwater Property and Casualty Ins. Company	866-699-1885
Tokio Marine America Insurance Company	800-918-8979
Topa Insurance Company	877-353-8672
Tower Insurance Company of New York	888-856-5522
Travelers Commercial Insurance Company	800-842-5075
Unigard Insurance Company	800-362-5448
Universal North America Insurance Company	888-295-7710
USAA (United Services Automobile Association)	800-531-8722
Wawanesa General Insurance Company	800-640-2920

Footnotes:

¹Earthquake Only

²Mobilehome Only

Helpful Online Resources

The following online resources may be of use to your constituents. You may click the hypertext link or cut-and-paste the following addresses into your browser to view the information.

- The Insurance Information Institute (III) has information for homeowners on conducting a home inventory [here](https://www.iii.org/article/how-create-home-inventory) (<https://www.iii.org/article/how-create-home-inventory>).
- The California Department of Insurance's (CDI) website provides information on [Residential Insurance for Homeowners and Renters](http://www.insurance.ca.gov/01-consumers/105-type/95-guides/03-res/res-ins-guide.cfm) <http://www.insurance.ca.gov/01-consumers/105-type/95-guides/03-res/res-ins-guide.cfm>

A PDF version of the Residential Brochure is also available [here](https://www.insurance.ca.gov/01-consumers/105-type/95-guides/03-res/upload/Residential-Insurance-Home-Renters-Temporary-2017.pdf) (<https://www.insurance.ca.gov/01-consumers/105-type/95-guides/03-res/upload/Residential-Insurance-Home-Renters-Temporary-2017.pdf>).

- The Insurance Information Institute has a [10 Minute Evacuation Challenge](https://youtu.be/TLtrntXifkY) available on YouTube. (<https://youtu.be/TLtrntXifkY>).

If you have any additional questions, please contact Rex Frazier (rfrazier@pifc.org) or Ross Buckley (rbuckley@pifc.org) at (916) 442-6646.