

Northern and Southern California have experienced several devastating wildfires over the past few years. It is predicted that wildfires will grow in frequency and intensity as drought conditions continue. This year we saw an El Nino season with a great deal of rain. This will create more fuel for wildfires.

There has been a large increase in smoke and soot claims being filed against both commercial and homeowner policies. Here are some smoke and soot claim handling tips:

1. Wildfires produce a specific type of smoke and soot fallout. This can be differentiated from standard house fires, in that wildfire smoke and soot generally does not contain the toxic materials found when plastics and other man made materials burn. Wildfires burn wood and have a distinct chemical component. This can be differentiated from cigarette smoke, grease fire smoke, and oven fires. A hygienist can test soot deposits found within a residence or business and confirm whether it was produced by a wildfire or some other source. The one exception to this rule would be smoke or soot damage as the result of smoke from a fireplace.
2. Investigation of these claims should include consideration of surroundings and the proximity of the property to the wildfire. For instance, the "Station Fire" in the Glendale California area was mapped showing the flow of the smoke and fire. If an insured property is located outside of that territory, it would be suspect whether a loss is related to the wildfire.
3. After a visual inspection of a property for "ash-like deposits" a manual (white glove) physical inspection of windowsills and the tops of doorjambs will generally allow a differentiation between soot, dust and/or dirt. Soot tends to be attracted to cooler surfaces and therefore would generally be found on windowsills and other areas where it would enter the structure.
4. To start an in depth investigative process dry chemical sponges can be wiped on surfaces. A dark color on the sponge is indicative of soot.

If there is any doubt as to whether the damages being claimed are related to a wildfire, it is our recommendation (subject to cost considerations) that a hygienist be contacted, and an inspection performed to verify the validity of the claim. Here are some things to consider about the restoration process:

1. The restoration process can become very detailed and expensive. Depending on the nature and extent of the smoke and soot intrusion into the residence, it is recommended that the insurer retain a reputable restoration contractor to assist in the evaluation of damages.
2. It may be necessary, in homeowner claims, to remove attic insulation and clean all walls and hard surfaces. Soft surfaces, such as carpeting, draperies and upholstered contents items, can also be cleaned with varying degrees of success. An adjuster can make a determination of whether the house has light or heavy smoke/soot damages; our adjusters have been trained for this.

3. For light smoke/soot damage, hepa-vacuuming is normally sufficient for cleaning.
4. For moderate smoke/soot intrusion (dark staining and soot) hepa-vacuuming is indicated, along with painting and other methods of restoration.
5. Heavy smoke/soot damage (staining and damage that cannot be cleaned) requires special cleaning treatments and potential replacement of the surfaces.
6. Depending on the nature and extent of the damage, it may be more cost effective to simply consider replacement than to attempt cleaning and find the cleaning was insufficient and the problem still remains.

This type of claim is on the rise. Claims are being made several months, and up to a year, following the fire itself. In cases where late reporting has occurred, an in depth investigation is necessary to determine what, if any, damages were incurred as a result of the fire event. Please feel free to contact us for additional information.



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