



Planning to Be Safe & Stay Safe

Environmental Disaster Recovery Can Be Challenging

Many of you may have heard that California is currently being hit by large wildfires destroying thousands of homes. As of this writing, October 12, 2017, more than 17 wildfires have caused the loss of 3,500 homes and businesses here in Northern California. Twenty-three lives have already been lost and the fires are not anywhere close to containment or being fully extinguished. In Southern California, the Anaheim Hills fire has scorched over 7,500 acres and caused evacuation for more than 5,000 homes. These are terrible tragedies. We think it is crucial to communicate the importance of fire and safety preparations, as well as the resources available in case you or someone you know were impacted by this latest environmental tragedy.

Is Your Home prepared for a fire or other disaster?

There are several things you can do to help be better prepared for the event of a fire. Among the first would be to take photos of the items in your home and make a video of your home interior. Should you need to file a claim, these photos and video will be very helpful.

The Federal Emergency Management Agency ("FEMA") has released a Fire Safety Checklist for Homeowners and Renters available at www.usfa.fema.gov. United Policyholders ("UP"), a non-profit organization dedicated to supporting insurance policyholders and the community, has helpful information regarding evacuation tips and disaster recovery at www.uphelp.org. Larry Ginsburg got involved with UP in the wake of the 1991 Oakland Hills firestorm that destroyed over 3,000 homes. Larry was a UP board member for over twenty years and is still involved with their good community service.

Do you have the resources to recover from your losses?

If you or your friends or family have lost a home, there are resources available to aid with the recovery. FEMA has a publication called "After the Fire! Returning to Normal," providing information on recovering from a fire including: what to do during the first 24 hours, insurance considerations, valuing your property, fire department operations, and replacing valuable documents and records. For a complete list, please visit [FEMA, After the Fire: Returning to Normal](#). UP is another resource to use on the road to recovery. Their primary focus is to help you navigate your insurance claim toward a full, fair and prompt settlement. UP currently has a dedicated article up for the [North Bay Fires - Insurance Claim Help](#) on their webpage.

Are you appropriately insured?

Now is a good time to consider reviewing your insurance policies for fire and other potential catastrophic damage to your property. You should make sure that you are appropriately protected, not just based on price, but rather total insurance coverage you actually need.

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Larry P. Ginsburg, CFP® – California Insurance License #0698190

6201 Medau Place, Suite 101, Oakland, CA 94611

Many advertisements in the media suggest shopping only on price. This may not result in having appropriate and effective insurance coverage to enable a policyholder to recover fully from a loss. Many homeowner's policies cover the bare minimum requirements of 80% of the house's total value at the time of purchase. Other factors that can cause the replacement value to increase include local price inflation for similar properties as well as capital improvements made to the home. It is important that your current homeowner's insurance policy provides sufficient coverage to enable rebuilding of the structure(s) and replacement of the contents in the home. It is in your best interest to review your current policies with your property and casualty insurance professional to discuss any possible gaps in coverage. Most of us will want to be certain we have "replacement cost" for our home and contents, so that paying current market prices to replace what was lost will not result in out of pocket expenditures. It may cost more for this important coverage, but the reason for insurance is to purchase protection that will enable you to fully recover financially from a loss.

Protecting your valuables and important documents

We learned from the 1991 Oakland Hills Firestorm that home "fire safes" did not themselves burn. Unfortunately, what many people discovered after the 1991 fire was that documents left inside these fire safes became so hot that they turned into ashes. Many other valuables inside these safes melted. We recommend that you keep your original important documents in a safe deposit box at a bank. These safe deposit boxes are normally located within the bank vault. They are better protected from fire than documents would be if you kept them in your home. We do recommend you also keep a copy of these important documents in your home and, if possible, have a relative or close friend retain a second set of these documents.

We are here to help!

Please let us know if you have questions about your property and casualty insurance. This includes homeowner's insurance, earthquake insurance, insurance covering fine art or other specified items. We are not certified insurance analysts, but we are glad to help you coordinate with your property and casualty insurance agent or broker to determine the appropriate amount of insurance protection for you and your family. Please let us know how we can assist you.

Below are links to articles and websites you may find helpful.

<http://www.latimes.com/local/california/la-northern-california-fires-live-coverage-hundreds-evacuated-blazes-ravage-napa-sonoma-20171009-htlstory.html>

https://www.usfa.fema.gov/downloads/fief/up_in_smoke_home_checklist.pdf

<https://apps.usfa.fema.gov/publications/display?pubsearch=After%20the%20Fire!%20Returning%20to%20Normal>

<http://www.uphelp.org/blog/evacuation-tips>

<http://www.uphelp.org/blog/north-bay-fires-insurance-claim-help>