

Checklist for residents and property owners facing losses from the Blue Ridge Wildfire

- **Are you currently facing a potential evacuation?**
 - Photograph and video all of the possessions in your home as best you can, including the rooms and the house itself, and the landscaping and the trees outside. It will be hard to remember everything later if things are destroyed.
 - Further, when you prepare your “go” pack, it should include all important documents (birth certificates, SSN cards, passports, insurance policies) along with your cherished possessions such as wedding photos, baby photos, videos, and family heirlooms.
- **Get a copy of your insurance policy.**
 - Review your insurance policy to see your alternative living expenses “budget.” This will be important in choosing where to stay and managing expenses.
 - **NOTE:** Sometimes it is better to leave early rather than in a rush – it is easier to get together your cherished items and it is less difficult to find hotels with vacancies.
- **Contact your insurance company immediately** to file your claim if you have to evacuate, or if you suffer any fire damage. Have your insurance company document your full losses.
- **Keep all of your receipts of alternative living accommodations** (hotels, AirBnB, rentals, etc.) along with any receipts for eating out while you are displaced with no kitchen (i.e. in a hotel). If your commute for work has become greater, keep track of the additional miles you are driving each week as well. Keep receipts for replacement items as well. And keep a small journal of what is happening each day – it will be hard to recreate later.
- **Keep all estimates, receipts, and invoices** related to the damage your real property has suffered.
- **Start your personal property contents list.** This will be important for submission to your insurance carrier as well as in any future potential litigation against the bad actor to recover the amount lost above-and-beyond insurance.
 - The important details to track for each item of personal property are: (1) what it was; (2) the quantity; (3) the approximate brand or retail store it was purchased from; (4) approximately how many years ago it was purchased; and (5) the approximate purchase price.
 - It is also important to keep a separate list of “cherished possessions,” such as family heirlooms, wedding photos, baby photos, jewelry handed down, and the like, in the event you were unable to evacuate with them.
 - A useful strategy is to mentally go through each room in your home and visualize what was in it, room-by-room, drawer-by-drawer.
 - Further, use the attached personal contents inventory list of items typically located in most homes to help in this tedious process.
- **Keep track of all correspondence with your insurance company** such as payments, statements of loss, and claim summary forms.