

How the Los Angeles Fire Victims Can Recover Under Their Insurance: FAQs, Resources and More

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PRACTICES Insurance Recovery

Angelinos have faced some of the most deadly and destructive fires in the city's history and their road to recovery has only just begun. In this extremely difficult time, impacted homeowners and renters will have to navigate the process of filing a claim under their insurance policies in the hopes that they can recoup the value of their priceless homes and belongings. However, for many, this is an unfamiliar and daunting task. Through this alert, we aim to point victims to the best resources to guide them through the insurance claim process and address key questions along the way.

*This alert will continue to be updated as the situation develops.

FAQs

My home and/or belongings were destroyed or partially damaged by the L.A. fires. How do I get insurance coverage?

The [United Policyholders website](#) has a page dedicated to the California wildfires, including a helpful Wildfire Recovery and Insurance Orientation [webinar](#) and step-by-step guide explaining how to file an insurance claim and what losses are covered by your policy. Keep in mind that United Policyholders is a nonprofit organization that provides free information but does not offer legal advice.

California Insurance Commissioner Ricardo Lara has announced free two-day insurance support workshops on [Jan. 18-19 in Santa Monica](#) and [Jan. 25-26 in Pasadena](#). You can also call 800-927-4357 to schedule a one-on-one appointment with a Department of Insurance expert. Finally, policyholders should sign up to receive press release [email updates](#) from the Department of Insurance, as additional protections for those affected by the fires may be introduced in the coming weeks.

Am I entitled to any compensation, even if I don't have insurance?

If you do not have insurance, you are not entitled to recover any insurance-based proceeds. However, you may qualify for federal aid by following the instructions on the [FEMA website](#) to apply for disaster assistance. Those who lost their jobs as a result of the fires may also apply for unemployment benefits through the California's Employment Development Department website.

How long will I have to wait until I receive my insurance proceeds?

Insurance claims can take several years to be resolved. However, Insurance Commissioner Lara has issued an [emergency declaration](#) in hopes to expedite recovery for homeowners affected by the fires. The declaration aims to reduce the time insurance companies take to issue benefits by allowing out-of-state adjusters to help handle the large volume of claims that will soon be filed. However, the declaration requires these adjusters to be overseen by a California-licensed adjuster, qualified manager, or insurer and to be properly trained on the state's relevant regulations and laws relating to insurance claims.

Governor Gavin Newsom has also signed an [executive order](#) to streamline the claims process. The order seeks to accelerate the rebuilding of damaged homes by suspending and streamlining permitting requirements normally associated with property construction.

Will the fires affect my insurance going forward?

Insurance Commissioner Lara issued a mandatory one-year [moratorium](#) on pending insurance non-renewals and cancellations for homes located within and around the fires. This means that your insurance company cannot refuse to renew your policy or cancel your policy this year solely because of the fires, [even if you did not suffer a direct loss](#). The notice also grants policyholders a 60-day grace period for submitting premium payments to their insurance companies.

I have not been affected by the fires, how can I help?

The DoLA website offers an [LA County Wildfire Resource Guide](#) that is routinely updated and contains a comprehensive list of organizations accepting donations and donation drop-off locations, as well as other helpful information.

Resources

Insurance Information

- [California Department of Insurance Press Releases](#)
- [United Policyholder's Website](#)

General Information

- [California Resource Guide for the 2025 Los Angeles Fires](#)
- [Governor Newsom's Press Releases](#)
- [FEMA's California Wildfire Webpage](#)

Donations

- [DoLA: LA County Wildfire Resource Guide](#)