SPOKANE AREA FIRES · AUGUST 2026

What to do first with your *fire insurance claim*

APEX ADJUSTING GROUP
Licensed Public Adjusters
WA LIC# 1274161

A total-loss fire claim is not one claim — it is four running at once: the structure, your belongings, your living expenses, and the code upgrades required to rebuild. **Each is paid on different proof and a different timeline.** What you do in the first two weeks shapes all four.

The first two weeks

01 Report the loss and get it in writing DO TODAY

Call your insurer, then email to confirm. Get the **claim number, adjuster's name, direct line, and email**. Request a **certified copy of your complete policy**, not just the declarations page — your limits and exclusions live in the full form.

02 Ask for an advance on living expenses WEEK 1

Loss of Use / Additional Living Expense pays the **difference** between your normal cost of living and what displacement now costs you: lodging, meals, laundry, pet boarding, added mileage, storage. Request an advance in writing and keep every receipt from day one.

03 Ask for a personal property advance WEEK 1

Most carriers will advance a percentage of contents coverage before any inventory is finished. Taking the advance does not waive the rest of the claim.

04 Document before anything is moved

Photograph and video every elevation and every room — including the debris — before cleanup or demolition. **Do not dispose of damaged property** until the insurer has inspected it or released it in writing. Once it is hauled away, it is no longer provable.

05 Build the contents inventory room by room

List item, brand, age, and replacement cost. It is tedious and it is usually the largest single piece of the recovery. Bank and card statements, delivery emails, and old photos and videos of the house rebuild the list far faster than memory does.

06 Keep a claim log

Date, name, and substance of every call. Follow each conversation with a short confirming email. A written record is what turns a disagreement later into a documented one.

If your home is still standing

Smoke, soot, ash, and heat damage are covered losses even where there is no visible burn. Char and ash particulate settles in attics, wall cavities, HVAC systems and ductwork, insulation, and soft goods, and can corrode wiring and appliances over time. Have the property tested by an independent industrial hygienist before accepting a cleaning-only scope — a wipe-down is not a remediation.

STATEWIDE PROTECTIONS IN EFFECT

WA emergency order

Aug 3 - Sept 30, 2026

- 45-day grace period on premium payments; late and reinstatement fees waived.
- No cancellation for nonpayment unless you direct it.
- Property nonrenewal notice extended from 60 to 120 days.
- Auto nonrenewal notice extended from 20 to 60 days.

Applies to property and auto insurers statewide, in ZIP codes — and adjacent ZIP codes — where fires burned structures or evacuation orders were issued.

Coverages to check for

- Dwelling — structure
- Other Structures — fence, shed, detached garage
- Personal Property — contents
- Loss of Use — ALE
- Ordinance or Law — current code upgrades
- Debris Removal
- Trees, Shrubs & Landscaping
- Extended or Guaranteed Replacement Cost

Where to get help

WA Office of the Insurance Commissioner
(800) 562-6900 · insurance.wa.gov
Free consumer advocates, weekdays 8:30 a.m.–4:30 p.m. They can intervene with your carrier.

Verify any adjuster or contractor
insurance.wa.gov · lni.wa.gov
Confirm the license before you sign anything — including ours.

Federal disaster assistance
disasterassistance.gov · (800) 621-3362
Eligibility depends on the declarations in place.

Before you sign anything

- Never sign an **assignment of benefits** handing your claim proceeds to a contractor.
- Read the **fee, term, and cancellation** language, and take any contract home first.
- You are entitled to a copy of **every estimate** the insurer writes on your loss.

Want a second set of eyes on your claim?

Apex is a licensed Washington public adjuster. We work only for policyholders — never insurers — documenting the loss, valuing it, and negotiating the settlement. No recovery, no fee.

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