FIRE CLEANUP & RESTORATION

Fire Cleanup Insurance & Documentation Checklist

Keep this with your claim papers. Good records help your insurer and funding programs pay for the work on your land.

Before any work

- [ ] **Photos of every burned tree** near the home, driveway, roads, fences and outbuildings
- [ ] **Wide shots and close-ups** of bark char and tree bases, from spots you can find again
- [ ] **Your policy's limits** for trees, shrubs and plants and for debris removal
- [ ] **Claim number** and your adjuster's name, phone and email
- [ ] **Program contacts**: conservation district, DNR, SBA or recovery group, if you're applying for help

Questions for your adjuster

- [ ] What does my policy pay **per tree**, and in total, for trees and landscaping?
- [ ] Is **debris removal** covered, and is it separate from the dwelling limit?
- [ ] Do you need **photos or a written scope** before work starts?
- [ ] Should invoices go to **you or to me**?

During the work

- [ ] **Written scope and quote** from your contractor
- [ ] **Program approvals** in hand before work starts, if a program requires them
- [ ] **Call log**: date, who you talked to and what was said
- [ ] **Receipts** for anything you pay for yourself

After the work

- [ ] **Itemized invoices** that separate tree removal, debris hauling and erosion work
- [ ] **Proof of payment**, like cancelled checks or bank statements
- [ ] **After photos** from the same spots as the before photos
- [ ] **Copies of everything** sent to your insurer and any program

Free help with your claim: the Washington State Office of the Insurance Commissioner's consumer line is **800-562-6900**. In Washington you can choose your own contractor.

Taking care of yourself matters too. Disaster Distress Helpline: call or text 1-800-985-5990, any time.

B&B Wildland Fire
Fire cleanup, hazard trees, erosion control and replanting · Licensed and insured
Insurance terms vary by policy. Check yours with your adjuster.

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