LOUISVILLE REBUILDS

Important Marshall Fire Anniversary Information

As we approach the one-year anniversary of the 2021 Marshall Fire and Straight Line Wind Event, there are several important deadlines to keep in mind related to insurance claims and homeowner rights. These include:

- ☑ Expiration of your additional living expense/loss use of benefits
- ☑ Deadline for collecting full replacement value on contents of dwelling
- ☑ Deadline for submitting proofs of loss, inventories, receipts and estimates
- ☑ Lawsuit limitation for suing an agent for underinsuring your home

TO-DO LIST *for those who lost their homes*

- ☑ Request a complete claim summary of all amounts paid to date
- ☑ Correct any errors in payments or allocations
- ☑ Organize and turn in receipts for reimbursement of Additional Living Expenses (ALE) benefits
- ☑ Communicate with your insurer in writing and get confirmation of all policy deadlines they intend to enforce by the anniversary
- ☑ Where needed, seek deadline extensions in writing
- ☑ Document delays caused by the insurer, or other causes that are out of your control (COVID, labor/material shortages, weather, illness)
- ☑ If you insurer denies a deadline extension, contact the Colorado Department of Insurance
- ☑ In you are substantially underinsured, consult with an experienced policyholder attorney

TO-DO LIST *for those with property damage*

- ☑ Have your home tested and complete remediation to ensure the health and safety of your household and protect your home's value (one of your largest assets)
- ☑ Check your home and personal property carefully for additional, secondary or hidden damages
- ☑ File the necessary documentation with your insurer to claim benefits for restoration or replacement
- ☑ Check exterior finishes for cracking and peeling caused by heat exposure from the fire or power washing to remediate the smoke and soot staining
- ☑ Look over delicate items that were cleaned to see if they are exhibiting yellowing or deterioration from the residues or cleaning process itself (this is known as secondary damage and should be covered under most policies)
- ☑ Talk to neighbors and friends and share information to help identify potential issues (for instance, you can find a map of all insulation replacement permits that were issued at **LouisvilleCO.gov/rebuilding**)

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TO-DO LIST *for the entire community*

- ☑ Make sure you're registered for Boulder County's Emergency Notification System (Everbridge or Reverse 911) at **BoulderOEM.com**.
- ☑ Check your insurance policy and coverage limits
- ☑ Create a video inventory of your home and its contents
- ☑ Develop a personal emergency preparedness plan (emergency alerts/warnings, shelter plan, evacuation route, family/household communication plan, emergency preparedness kit)

MENTAL HEALTH RESOURCES

As we near this anniversary, please remember how important it is to recognize your emotional needs and take care of yourself and those around you. Researchers have found that it can take 24-60 months for a community to move through the phases of disaster response. The healing journey is a unique experience and one that each person processes differently. For more resources, visit **LouisvilleCO.gov/recovery**.

Boulder County Crisis Counseling Program

Jewish Family Service and Community Foundation Boulder County have partnered to offer mental health counseling services to Boulder County residents affected by the Boulder wildfires. The program offers ten individual or family counseling sessions and provides a pool of licensed providers from which to choose. Counseling services are available to Boulder County residents until July 31, 2023, or until funding allocated for this purpose is exhausted, whichever comes first. For more info, visit **jewishfamilyservice.org/bcc**.