

Personal Property



FEMA

Damages to your personal property due to the Hermit's Peak/Calf Canyon fire and flooding event are eligible for compensation, including damages to the contents of your home. **If you do not have access to any of the documents listed below or are struggling to find them, please still submit your claim. Your Claims Navigator will work with you to find an alternative solution that best fits your situation.**

What do I need to claim reimbursement for personal property?

1 Insurance Documentation

Provide **all** insurance documentation available:

- All pages of insurance settlement or denial
- Insurance policy rider and/or estimate

2 Proof of Damages

Provide **one**:

- Date and address of damages
- Photos of damages pre- and post-fire or flooding

3 Total Contents Replacement

Choose a compensation option that best fits your situation:

★ Option A: Valuation Formula

The Claims Office can use a valuation formula to compensate for total contents replacement in the case of a total home loss. Please work with your Navigator to obtain this estimate from our office. Additional compensation above the valuation formula can be requested for special individual items (antiques, etc.).

★ Option B: Estimated Cost of Damages

- Provide an itemized contents inventory that includes estimated costs and/or quotes for each item.

4 Individual Item Repair or Replacement

Please provide the following:

- List of damaged items and their estimated value.

For individual items worth \$1,000 or more, please also provide one of the following:

- Receipt for replacement (Preferred)
- Estimates or quotes of a comparable item (Preferred)
- Credit card or bank statement showing replacement cost.
- Photos of items pre- or post-damages
- Warranty registration with product manufacturer
- Appraisal documentation for any antiques or rare items