

RESOURCE GUIDE FOR EATON FIRE VICTIMS

*Navigating Insurance and Negligence Claims Against
Southern California Edison*

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The Eaton Fire has caused devastating losses for many homeowners and renters. Understanding how to recover financially is essential. This guide explains the differences between filing claims with your homeowners/renters insurance and pursuing a negligence claim against Southern California Edison (SCE) for uninsured losses.

Insurance Claims (First-Party Claims)

Your homeowners or renters insurance is the first place to start. These policies typically cover three major areas:

A. Structure Coverage (Dwelling)

- Covers the cost to repair or rebuild your home.
- Risk: Most homes are underinsured due to rising construction costs.
- Tip: Check for Extended Replacement Cost coverage and Inflation Guard to account for cost increases.

B. Personal Property (Contents) Coverage

- Covers personal belongings: furniture, electronics, clothing, etc.
- Risk: Many people are underinsured because they lack a complete inventory.
- Tip: Use a Memory Jogger Spreadsheet to help recall lost items and maximize your claim.

C. Landscaping/Exterior Coverage

- Covers outdoor structures, landscaping, and fencing.
- Risk: Often underinsured due to erosion and the high cost of replacement.

Additional Considerations

- Cost Inflation: If something originally cost \$100, it may now cost \$200 to replace.
- Smoke Damage: Even if your home wasn't destroyed, smoke damage is toxic and expensive to clean (up to \$20 per square foot, possibly requiring teardown to the studs).
- Documentation: Use your smartphone to safely document the damage quickly (5-minute walkthrough wearing a mask).
 - FEMA Assistance: Apply for federal disaster relief to supplement insurance claims.
- Mortgage Relief: Most lenders will offer an automatic 3-month deferment; call to extend another 3 months.

Negligence Claims Against Southern California Edison (Third-Party Claims)

Southern California Edison is believed to be responsible for causing the Eaton Fire. A third-party negligence claim allows you to recover uninsured or underinsured losses.

What Can You Recover in a Claim Against SCE?

- **Uninsured/Underinsured Losses:** Anything not covered by insurance (or exceeding your policy limits).
- **Economic Damages:** Rebuilding costs, lost personal property, landscaping, lost business income, etc.
- **Non-Economic Damages:** Compensation for emotional distress, fear of fleeing, and loss of sentimental possessions (Kelly damages).

Why You Need Legal Representation

- **Property Damage Representation** to ensure full claim valuation.
- **Comprehensive Documentation Support:**
- **Access to a Memory Jogger Spreadsheet** to help you remember lost belongings.
- **Assistance with both first-party (insurance) and third-party (negligence) claims.**
- **Dedicated Team:** We have a full team focused exclusively on property damage recovery.
- **Faster Action = Better Results:** Starting sooner helps preserve evidence and strengthens your case.

Our Updated Resource Center

Donation Sites

Locations offering food, clothing, and essential supplies.

FEMA Guidance

Step-by-step instructions on how to file for federal disaster aid.

Mortgage Relief Info

How to defer mortgage payments beyond the automatic deferment.

Business Coverage

Guidance on recovering lost business assets and profits.

Why Choose Us for Your Fire Claim?

Comprehensive Support

From navigating insurance to pursuing legal claims, we handle every step.



Next Steps

1. File your insurance and FEMA claims immediately.
2. Document all losses—use photos, videos, and the Memory Jogger Spreadsheet.
3. Contact us for a free consultation to explore your claim against Southern California Edison.

Don't wait. Early action increases your chances of full recovery.

Let our team guide you through this difficult time and fight for the compensation you deserve.

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