## Erskine Fire Debris Cleanup Program

County of Kern and State of California

As most community members are aware, the County of Kern and the State of California are offering a debris cleanup program for all those residences affected by the recent fires. This fact sheet specifically addresses those residences impacted by the fires.

Residents can sign up for the program by filling out a Right of Entry (ROE) form, which can be found on-line and at the Debris Recovery Operations Center (information below). The cleanup program will not send crews to any property unless an ROE has been filled out and submitted.

This cleanup program is funded by the State of California emergency funds and grants. It is a service offered to alleviate hardship during this time of need and protect the community from human and environmental health risks. The purpose of the program is to leave your property clean and safe, ready to rebuild.

## Insurance and the Debris Cleanup Program

Many residents have questions about how their insurance policy fits in to the debris cleanup program. Use this guide to find answers for your specific situation.

## If you...

- Have an insurance policy with a <u>specific amount designated for debris cleanup</u>: At the end of the cleanup of all the properties, the County will provide you, the policy holder, and your insurance provider a statement detailing your property's exact cleanup cost. This statement will include an itemized list, including everything from large debris removal to soil sampling. Under state law, the program is required to seek any funds designated for debris removal in an insurance policy for properties cleaned. You will also receive a detailed project completion report, explaining all of the cleanup steps taken on your property.
  - ➤ What if my policy-specified allocation is <u>more than</u> the total amount CalRecycle spent in cleaning up my property?

Your insurance agency only pays the amount CalRecycle spent on your individual property. For example, if the cleanup cost is \$12,000 and your insurance policy allocates \$15,000 for debris cleanup, the insurance company is only expected to pay \$12,000.\*

➤ What if my policy-specified allocation is <u>less than</u> the total amount CalRecycle spent in cleaning up my property?

**Cal Recycle** 

Your insurance agency only pays the amount your insurance policy specifies – the cleanup program will cover the rest of the costs. For example, if the cleanup cost is \$16,000 and your insurance policy allocates \$15,000 for debris cleanup, your insurance agency would pay the \$15,000 and the cleanup program would pay \$1,000.\*

Public Health Services

\*Note these numbers are for example only, they do not reflect the estimated amount a property will cost to clean up.

- Have an insurance policy that <u>does not have a specific amount designated for debris cleanup</u>: You can still participate in the debris cleanup program, but you must provide a letter from your insurance company stating the fact that there is no debris cleanup-specific allocation in your insurance policy. This letter should be provided to the County. When it is verified that you do not have a specific amount in your policy designated for debris cleanup, the cleanup program will pay the entire amount for cleanup of your property. At the end of the cleanup, you will receive a detailed project completion report explaining all of the cleanup steps taken on your property.
- You can still participate in the debris cleanup program. You will need to work with the County to show proof that you do not have an insurance policy. Once this is verified, the cleanup program will pay the entire amount for cleanup of your property. At the end of the cleanup, you will receive a detailed project completion report explaining all of the cleanup steps taken on your property.
- How does payment work? The County is handling all of the payment logistics for the cleanup program. When the entire cleanup is complete, you will be provided with an itemized list of all the costs from your property's cleanup. You will work with the County and your insurance company to ensure your property's cleanup cost are paid by your insurance agency. The program works with actual costs, never estimates.
- Can I get an estimate of my property's cost of cleanup now?

  Each property is unique, and therefore will cost a different amount to clean up. The cleanup program cannot provide an estimate of how much your individual property will cost because there are many different factors that will affect the price of cleanup. For example, a property with a large basement might cost more than a property with no basement. A property with large amounts of asbestos will require more resources to clean up than a property without asbestos. When the entire cleanup is complete, you will be provided with an itemized list of all the costs from your property's cleanup.

For Questions, Resources, and ROE Applications:

Debris Removal Operations Center (DROC):

To be announced

DROC Hotline:
To be announced