

**MORGAN & MORGAN<sup>®</sup>**

# Wildfire Victims

**A GUIDE**



Was your property damaged or were you injured in the Lahaina, Maui wildfire? If so, contact Morgan & Morgan. Our attorneys are here to fight to protect your rights and help you **recover the compensation you deserve**.

Wildfires can destroy structures and claim lives. The last thing you need in the wake of such devastation is a dispute with your insurance provider. Unfortunately, these companies may delay, undervalue, and outright deny valid claims.

If you suspect your claim was treated unfairly, we may be able to help. Having represented victims of the 2017 Northern California wildfires, as well as the victims of many other natural disasters, we have the know-how to fight for the compensation our clients deserve.

In this guide, you'll find useful steps you can take if you've been affected by a wildfire. We'll also provide helpful resources and explain steps that you can take that can help you get back on your feet. Read on to learn more.

# About the Lawsuit

It's important that you file a detailed claim with your insurance provider as soon as you can. Doing so may negate some of the reasons they may use to deny coverage.

Even so, your insurer may undervalue or deny your claim outright.

Don't be intimidated by your insurance company: Morgan & Morgan is here to help. We fight For The People to hold insurance providers accountable for not paying out claims.

In times like these, you can count on us. Schedule a free, no-risk case evaluation.

# What Should I Do After a Wildfire?

If you've been injured, lost a loved one, or sustained property damage in a wildfire, it's important that you take certain steps to bolster your claim.

- 1. Take inventory of your losses:** It's a painful process, but it's vital that you make note of all of the items you lost in the fire. This includes everything from cars and appliances to family heirlooms and photographs. Any property that was damaged or destroyed should be accounted for.
- 2. Document everything:** If you were injured, keep track of your medical bills. If you spoke with the insurance company, take notes of what was said. By documenting everything, you improve your chances of recovering all of your losses.
- 3. Contact Morgan & Morgan:** Insurance companies are in the business of maximizing profits. In our experience, you may need a lawyer to help you get the compensation you deserve.

## Additional Resources

We're here not only to assist you with your legal needs, but also to inform and empower you. Be sure to check out these helpful resources as you work to rebuild your life.

- Financial Assistance: [FEMA: Critical Needs Assistance](#)
- Housing Financial Assistance: [REALTORS® Relief Foundation](#)
- Business Relief: [Small Business Administration Disaster Loans](#)
- Mental Health Support: [Carelon Behavioral Health Support Services](#)
- For a complete list of resources, visit [Maui Nui Strong](#)

# FAQs

## **DO I STILL HAVE TO PAY MY MORTGAGE IF MY HOME BURNED DOWN?**

Generally, yes. However, some lenders may offer a grace period in which they won't penalize you for late payments. Contact your lender as soon as possible to find out what their disaster relief policies entail. Ensure that all communications are in writing, and, in the event of a verbal agreement to defer payments, send an email confirming that agreement.

## **DO I STILL HAVE TO PAY MY RENT IF MY BUILDING WAS DESTROYED?**

Generally, yes. However, some landlords may offer a grace period in which they won't penalize you for late payments. Contact your landlord as soon as possible to find out what their disaster relief policies entail. Ensure that all communications are in writing, and, in the event of a verbal agreement to defer payments, send an email confirming that agreement.

## **WHAT ABOUT MY UTILITIES?**

Generally, yes. However, some utility companies may offer a grace period in which they won't penalize you for late payments. Contact the companies as soon as possible to find out what their disaster relief policies entail. Ensure that all communications are in writing, and, in the event of a verbal agreement to defer payments, send an email confirming that agreement.

## **MY CAR WAS DESTROYED. WHAT ARE MY NEXT STEPS?**

Contact your auto insurance company, insurance agent, and the bank that has your car loan or lease. The insurance company should pay for the value of the car at the time of the fire. The money will then go towards paying off any remaining amount owed on the car first, and then you will receive the remaining amount.

## **I LOST MY JOB. WHAT CAN I DO?**

You can contact the Department of Labor at 808-762-5751 or 833-901-2272, or see more information regarding Unemployment Insurance.

## **HOW DO I PURCHASE A P.O. BOX?**

Visit the United States Postal Service to begin purchasing a P.O. Box. You will be instructed to find an available PO box near you. Sizes range from extra small to extra large and prices range from ~\$5-\$24/month.

## **HOW DO I CHANGE MY MAILING ADDRESS?**

Visit the United States Postal Service to begin the process of changing your address to another physical address or to a P.O. Box.

## **WHEN SHOULD I FILE A CLAIM?**

Homeowners insurance policies generally require policyholders to file claims quickly. Be sure to file yours as soon as possible – in as much detail as you can – to avoid missing deadlines.

## **WHAT DAMAGES ARE AVAILABLE?**

If you were affected by a wildfire, you may be entitled to damages including:

- Property damage
- Past and future medical expenses (e.g., hospitalization, therapy, medication)
- Pain and suffering
- Loss of life's enjoyment
- Funeral expenses (in the event of a loved one's passing)
- Other applicable damages

### WHAT INSURANCE COMPANIES CAN DO TO AVOID PAYING:

Some insurance companies are primarily concerned with their bottom line, so they may benefit from paying you as little as possible. We've seen insurance companies:

- Deny or delay claims without reason
- Undervalue claims
- Ignore or refuse to investigate claims
- Neglect to process claims
- Fail to communicate
- Misrepresent the language in policies
- Ask for contributions to the settlement
- Make unreasonable demands regarding proof of loss

### HOW DO I CHOOSE A FIRM TO FIT MY NEEDS?

Choosing a firm is an important personal decision, because the firm you choose could be by your side for the years to come. To find a firm that fits your values and needs, look for:

- A firm that has experience in handling wildfire claims
- A firm with experience handling wrongful death and personal injury claims arising from fires
- A firm with experience handling insurance disputes

# Navigating Insurance Claims

DOCUMENTS YOU WILL NEED FOR INSURANCE CLAIMS	TYPE OF INSURANCE CLAIM APPLICABLE	WHERE TO GET THESE DOCUMENTS IF THEY WERE DESTROYED
Insurance policy(ies)	All claims	Insurance agent; mortgage company; old emails
Photos and videos to support any aspect of your claim	All claims	If you lost electronic devices in the fire, contact providers (Apple, Google, etc.) to determine if your files are backed up to the cloud. Contact friends and family for photos of your property, items, and/or business.
Property deeds	Homeowner’s claims	Mortgage company; online records Visit MauiCounty.gov
Leases	Rental property claims	Tenants; property management company
Proof of purchase and/or proof of ownership documents (i.e. receipts, photographs, invoices, online purchase history, bank statements)	Loss of personal property/contents	Online shopping account histories (i.e. Amazon, Wal-Mart, etc.); online bank and card statements; photographs on your phone
Appraisals or pre-fire inspection reports	All claims	Real estate appraisers, business valuation appraisers, jewelry/art/antique appraisers and vendors
Repair/maintenance records	Homeowner’s claims/loss of rental income claims	Contractors, vendors, handymen, old emails
Financial statements (tax returns, balance sheets, profit & loss sheets)	Loss of business income/loss of rental income claims	Accountants, QuickBooks, online banking, IRS
Business formation/ownership documents	Loss of business income/loss of rental income claims	Secretary of State’s Office, Tax Assessor’s Office, business partners
Replacement documents (showing the cost to replace property or the items destroyed)	All claims	Save these documents electronically using scanning apps or photos of the documents
Correspondence with your insurance company or agent	All Claims	Past emails, insurance company or agent



# Replacing Vital Records

## Why Do I Need To Replace My Records?

Beginning the process of replacing your vital records early will not only allow you to take advantage of lowered or waived fees that usually accompany replacing documents, but you will also have the documents that are necessary for filing claims, seeking medical attention, replacing property, and traveling.

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## Replacing a Birth Certificate

- The fee for an affected individual's first copy of a birth and marriage certificate will be waived with a FEMA disaster assistance ID Number and/or a Lahaina residential address. Death certificates are also included. With regard to the issuance of death certificates as a result of the Maui Wildfires, the Department of Health will cover the cost of five (5) copies to one eligible requestor only.
- You can call (808) 586-4602, email [DOH.MauiVR@doh.hawaii.gov](mailto:DOH.MauiVR@doh.hawaii.gov), or visit the [Department of Health](https://doh.hawaii.gov).



### Replacing a Passport

- Through the Disaster Recovery Reform Act of 2018, certain fees are waived for a set amount of time after a natural disaster. For victims of the Maui wildfires, application fees are waived until August 9th, 2026, and the file search fees are waived until February 9th, 2025.
- You can call 1-877-487-2778 or visit [travel.state.gov](https://travel.state.gov)
- To begin the replacement process, you will need to submit a:
  - Completed [DS-5504 Form](#)
  - Completed [DS-64 Form](#)
  - New passport photo

### Replacing a Social Security Card

- You can call 1-800-772-1213 or visit the [Social Security Administration](https://www.ssa.gov) for more information and necessary documentation
- Replacing social security cards require no cost to you. You'll need a vital record to prove citizenship, as well as identity. You can bring the following (items marked "†" prove both identity and citizenship):
  - Driver's License
  - Passport
  - Birth Certificate†

### Replacing a Driver's License

- Beginning Aug. 16, the Maui DMV and Licensing's Lahaina satellite office will be open from 9 AM-2 PM to help West Maui residents replace their driver's licenses and state ID cards.
- Replacing your driver's license require no cost to you. You can submit requests by providing your full legal name and date of birth to the division's call center at (808) 270-7363 from 8 a.m. to 4 p.m. or by emailing [DMV@mauicounty.gov](mailto:DMV@mauicounty.gov).
- For more information, you can call 808-270-7363, email [renewals@hawaiiicounty.gov](mailto:renewals@hawaiiicounty.gov), or visit the [County of Maui](#).



# Dangers of Wildfires: Key Statistics

Wildfires are becoming more destructive. In the 1980s and 1990s, the average wildfire burned between 40 and 80 acres – the 2010s, however, saw several years where the average exceeded [100 acres](#).

According to the National Interagency Fire Center (NIFC), blazes in the 2010s burned [6.8 million acres](#) annually, more than double that of two decades prior (3.3 million). The number of annual wildfires has slightly decreased over the last 30 years, while the number of acres burned each year has increased.

Also according to the NIFC, the largest fire season on record was in 2015, when 10.1 million acres burned — more than half of which were in Alaska. In 2020, more than 44,000 wildfires had destroyed almost 7.7 million acres by October 1st.

[According to the U.S. Fire Administration \(USFA\)](#), California, Texas, and New York had the most fire deaths in the country in 2017. In terms of population, West Virginia, Alaska, and Arkansas had the most deaths per million that year. Out of all types of properties, residential properties see the most deaths and injuries, as well as the greatest dollar loss from fire, according to the USFA.



From January 1, 2020 through October 25, 2020, CAL FIRE responded to [7,221 fires](#) which burned 1,465,048 acres. In the same timeframe in 2019, 4,964 fires burned 131,137 acres in California.

According to the [U.S. Department of Agriculture](#), today's fire seasons are 78 days longer than they were in the 1970s. Almost a dozen states have had their largest fires on record after the year 2000.

California and Texas [ranked in the top five](#) for both number of fires and acres burned in the U.S. in 2019. These two states were also the top two in estimated number of properties at risk in the same year.

The U.S. lost [8,534,580](#) acres to wildfire between January 1st and October 29th 2020, which was up from 4,558,859 acres over the same span in 2019.



# Some of Our Results

**\$1.8 Billion**

Southern California  
Gas Leak

**\$400 Million**

Dicamba Herbicides  
Litigation

**\$388 Million**

Commonwealth of  
Kentucky v. Mckesson,  
Cardinal, and ABDC

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**\$143 Million**

Columbia Gas Cases

**\$89 Million**

Commonwealth of Kentucky  
v. Johnson & Johnson,

**\$13.5 Million**

Brown v. R.J. Reynolds  
Tobacco Company

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**\$2 Million**

Hoce v. R-L Sales

**\$1.9 Million**

Estate of Ramon Kuffo v.  
Americian Honda Motor

**\$1.5 Million**

Wesby v. Globe  
Manufacturing Company

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**\$850,000**

Amaro v. Nissan North  
America, et al.

**\$675,000**

Confidential

**\$625,000**

Confidential

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**\$600,000**

Confidential

**\$600,000**

Confidential

**\$500,000**

Confidential

Prior results do not guarantee a similar outcome.

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# About Morgan & Morgan

At Morgan & Morgan, we firmly believe in the power of justice to transform lives. We understand that each case is unique, and every client's story is different. That's why we approach every legal challenge with dedication, empathy, and an unyielding determination to secure the best possible results.

For over three decades, our firm has advocated for personal injury victims across the country and have assisted thousands of families during the most traumatic points in their lives—and we have recovered over \$15 billion for those who needed it most.

As America's largest personal injury firm, we have the resources, experience, and workforce to go up against even the biggest of opponents. We don't shy away from a fight, and we'll do whatever it takes to fight for the compensation you deserve.

So, when you need a law firm that you can trust and depend on, look no further than Morgan & Morgan.



# What People Say About Us

*I was able to contact Morgan & Morgan via their online form from the emergency room on the day of my accident. Someone called me the next morning and set up rehab and therapy appointments right away. The following day they came to my home to begin my case. They are swift, professional and customer service-focused. After my accident, I was nervous about driving.*

““ Z.A., Atlanta, GA

*I would just like to say that, regardless of my injuries and all that I am currently going through daily, my attorney was absolutely wonderful to me as far as listening to my concerns and thoughts and always asking if I needed anything. He made sure that he let me know that I could call him at any time for whatever I wanted to discuss regarding my case! He is a true God send and I simply love his attitude and the attention he gives to clients. From day one, this firm has gone above and beyond the call of duty making certain that I was reached out to in a very timely manner. You all ran circles and holes around the first firm! I would recommend you to family, friends, and complete strangers!*

““ Alicia, Jackson, MS

*Unbelievably organized, responsive, and probably the most effective process-oriented group of people I've ever seen. Their preparation for mediation and trial is beyond comprehensive. Across two cases and three years, not once did anything fall between the cracks. Everyone I came into contact with exemplifies professionalism; they quickly resolved insurance issues and spent time educating me about everything affecting my cases. I trust Morgan & Morgan and I am grateful for everything they did for me. I recommend them without reservation and will miss working with them now that my civil suit is settled.*

““ Jerri, Jacksonville, FL

*They are the most caring and personal attorneys you could ever have on your side. They genuinely make you feel like helping you in every way they can is their goal and main priority. I'd highly recommend this firm to anyone in need. They treat you as if you were a part of their family and are always seeking the best for the client.*

““ Janet, Louisville, KY

*I emailed my questions and concerns and had doubt that anyone would contact me in the next 24 hours. I emailed them around 8:30 pm. I received a call the very next morning and the representative explained that after I answered her questions she would turn it over to a lawyer and then they would contact me. She answered all my questions and concerns. She gave me hope that I did the right thing. She said I should hear something in the next few days after a lawyer has time to review. I will not have to pay anything unless they win a settlement. I will receive all the information soon as to what will happen next. It has been less than 24 hours and everything is set in motion.*

““ Tammy, Orlando, FL

*I couldn't be happier with the service and the professionalism of your staff I was very satisfied with the outcome of my case. The team always returned my telephone calls in a timely manner and shared valuable as well as valid information. They were very professional and maintained a positive attitude. I would definitely use your services again if I was faced with a situation that required an attorney or legal advice and I would also refer your agency to others. Although my situation was unfortunate, I was glad to have your team on my side to get me through the difficult times. Again, I say  
THANK YOU.*

““ Kathy, Memphis, TN



# Contact Morgan & Morgan's Wildfire Lawyers

If you've been injured or your property has been damaged due to a wildfire, you may be entitled to compensation — and Morgan & Morgan will fight to help you get it.

We've seen insurance companies try to devalue claims so they can minimize their payouts, which prevents victims from getting the financial support they need to get back on their feet. We have your back, however, and we fight to get you full and fair compensation.

Morgan & Morgan is proud to fight For The People. With 35 years of experience and more than 800 attorneys across the country, we have the background and resources to take on anyone in America.

There are no upfront costs to hire our law firm, and you never pay out of pocket. Contact us today for a free consultation.

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