



County of El Dorado

Chief Administrative Office

330 Fair Lane
Placerville, CA 95667-4197

January 1, 2024

REGARDING: Caldor Fire – Debris Removal Insurance Cost Recovery Program for APN at

Early in the recovery journey after the devastating Caldor Fire, representatives from the County worked with you to complete the Right-of-Entry (ROE) permit that allowed the State (Cal Recycle) to safely remove fire debris and hazardous trees from your property. As required under State law and as outlined in the ROE you signed, if you had homeowners insurance that covered debris removal and you received a payout, those proceeds must be directed to the State via the County of El Dorado.

According to our documentation, your signed ROE indicated that you **had** Homeowners or similar insurance coverage at the time of the fire.

With this letter, we would like to begin to assist you with completing this last phase of the debris removal process. It is important to note, that **ONLY** insurance funds assigned to debris will be requested as part of this process.

Please note that *this letter is not a request for funds from you.*

We want you to be aware that we have sent an invoice to your insurance company with the total cost of cleanup and requesting payment be made to the County of El Dorado in accordance with the limits of your policy. It is attached for your information only.

If **you have received a payment** from your insurance provider, please let us know by **June 1, 2024** and provide us with the following information:

To support these efforts, please provide the following information:

- A copy of the property's Homeowner's Statement of Loss including debris removal and tree replacement/removal costs for claims related to the Caldor Fire.
- A copy of the property's Homeowner's Insurance Declaration in effect at the time of loss, as well as the policy information for Debris Removal Coverage, and Tree, Shrubs, and Lawns Coverage, including replacement and removal.
- If you paid for any debris removal that was completed by the Debris Removal Program, please provide a detailed scope of work, receipts, proof of payment, and before and after photos if available.

You or your insurance company may submit the documents using the contact methods below.

Mail	E-mail	Fax
El Dorado Insurance Recovery C/O Tetra Tech 1390 Broadway Suite B - 266 Placerville, CA 95667	EIDoradoInsurance@TetraTech.com	Dial 1 followed by (321) 441-8501 ATTN: El Dorado County Fire Insurance Claims

We have contracted with Tetra Tech to help manage this required insurance cost recovery program. Tetra Tech will be requesting information regarding the portion of your insurance that was allocated specifically for debris removal. Attached are some of the Frequently Asked Questions that may answer additional questions you may have. If you would like to discuss the State Debris Removal Insurance Cost Recovery program, ask questions or wish to submit the required documentation, please contact Iris Hardman of Tetra Tech at **(530) 216-5036** or email us at EIDoradoInsurance@TetraTech.com

Sincerely,
Carla B. Hass
Deputy Chief Administrative Officer

Frequently Asked Questions

Q. Why am I being requested to provide this insurance information?

- A. California state law (Title 19, Division 2. California Governor's Office of Emergency Services, Chapter 6. Disaster Assistance Act) and the Federal Stafford Act require the avoidance of duplication of benefits in administering a private property debris removal program. FEMA is prohibited by Section 312 of the Stafford Act from approving funds for work that is covered by any other source of funding. Therefore, State and local governments must take reasonable steps to prevent such an occurrence and verify that insurance coverage or any other source of funding does not exist for the debris removal work accomplished on each parcel of private property.

R. What is the basis for the reported debris removal costs?

- A. The State of California has provided specific debris removal costs for each property based on actual contractor expenses and overhead.

S. How much of the debris removal cost is the property owner's responsibility?

- A. Debris removal cost is limited by the insurance policy in effect at the time of the wildfire.
- For insurance policies with separate debris removal coverage, any funds received will go toward reimbursement of State Debris Removal Costs.
 - For insurance policies without separate debris removal coverage, the County will seek reimbursement for any unused insurance benefit.

The Property owner's responsibility will not exceed the costs incurred by the State of California.

Q. How will the County collect the insurance proceeds?

- A. The County and its representatives will work with property owners or their insurance companies to collect insurance proceeds for debris removal (if available). If the insurance provider is responsible, a claim will be made for reimbursement. If the property owner has already received insurance funds, the County will request reimbursement from them, as per the signed Right-of-Entry agreement.

R. Who do I contact for more information?

- A. A hotline has been established to assist property owners who wish to speak with a representative. **The local telephone number is (530) 216-5036.** We can also be reached via e-mail at or email us at ElDoradoInsurance@TetraTech.com.

S. How can I drop off payments in person?

- A. You can drop off items at El Dorado County Sheriff's Office at 200 Industrial Drive, Placerville, CA 95667. Go to the reception window and let them know you are there for the El Dorado Insurance Recovery program.



El Dorado County Caldor Fire Debris Removal Invoice and Cost Summary

Bill to: Insurance

INVOICE NUMBER: 1095

INVOICE DATE: January 1, 2024

**DEBRIS REMOVAL CONDUCTED AT: ASSESSOR'S PARCEL
NUMBER:
CLAIM NUMBER:**

Invoice Summary	
To date CalOES fire debris removal costs	\$76,091.00
Available insurance funds that are designated for debris removal coverage as identified in the policy	Pending Final Insurance Settlement Documentation
Payments received and/or eligible debris receipts provided	\$0.00
TOTAL AMOUNT DUE THIS INVOICE:	Pending Final Insurance Settlement Documentation

Checks should be made payable to the **County of El Dorado** and please print "**APN**" on the check. Please send payments, direct any questions, or request additional information to Tetra Tech, which is the firm managing the insurance recovery process for the County, at the following contact methods:

Mail	Telephone and E-mail	Fax
El Dorado Insurance Recovery C/O Tetra Tech 1390 Broadway, Suite B - 266 Placerville, CA 95667	(530) 216-5036 EIDoradoInsurance@TetraTech.com	Dial 1 followed by (321) 441-8501 ATTN: El Dorado County Fire



EL Dorado County Caldor Fire Debris Removal Detailed Cost Summary

Type of Debris Removal Cost	Cost
Asbestos Abatement Cost (Bid Item 3 & 8)	\$1,958.00
Structural Debris Removal Cost (Bid Item 2 & 7)	\$70,050.00
Concrete Removal Cost (Bid Item 6 & 8)	\$2,421.00
Tree Removal Cost (Bid Item 12a & 12b)	\$1,656.00
PROPERTY TOTAL	\$76,091.00



El Dorado Insurance Recovery
C/O Tetra Tech
1390 Broadway
Suite B – 266
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