

Public Adjuster Kelowna: Wildfire File Myths

Myth 1: flames must touch the building

A wildfire claim file should not begin and end with a burn photograph. Smoke, ash, soot, power interruption, evacuation, access limits, spoiled contents, emergency cleaning, and water used for suppression can create separate questions. Document what happened at the property rather than assuming proximity alone proves or disproves a loss.

Record odours by room and time, visible deposits, open windows or vents, HVAC operation, nearby fire activity, evacuation dates, and professional observations. The 2025 British Columbia season recorded 1,370 fires and roughly 886,300 hectares burned. Those provincial figures describe context, not an individual claim; property-specific evidence still carries the file.

Myth 2: one cleanup invoice proves the scope

An invoice proves that a service was billed. It may not explain why the service was selected, which rooms were treated, what methods were used, how contents were handled, or whether verification occurred. Pair the invoice with a work authorization, room list, photographs, technician notes, product information, equipment log, and completion record.

If the proposed work changes, preserve both versions and the reason. Organized public adjuster support in Kelowna depends on knowing whether a change followed new evidence, access, safety advice, or a pricing revision. A final total without that history can hide an unresolved room or omitted content category.

Myth 3: every displaced cost belongs in one folder

Temporary accommodation, meals, mileage, storage, laundry, pet care, security, business interruption, and emergency supplies may have different documentation needs. Sort receipts by category and date, then note the event that made each cost necessary. Keep proof of payment and avoid relying only on credit-card totals that do not identify the purchase.

Maintain a running amount against any stated limit, but do not let the spreadsheet replace the underlying receipt. Add a short explanation for unusual expenses. If normal living costs must be considered, record the comparable normal expense rather than estimating it months later. A weekly review catches missing records while vendors can still provide copies.

Myth 4: the first estimate defines the final loss

Early estimates are created before every wall is open, every content is inspected, or every trade has answered. Treat the first estimate as a dated scope, not a permanent description. When new damage is found, connect it to photographs, measurements, expert notes, and the construction sequence. Explain why the information was not reasonably available earlier.

Revisions should be traceable. Use a change log listing the affected room, prior line, new evidence, requested revision, and response. This prevents repeated debate about resolved items and highlights decisions that remain outstanding. It also distinguishes legitimate development of the scope from unsupported expansion.

Myth 5: more files automatically mean better proof

A folder containing thousands of unnamed images can be harder to review than fifty indexed photographs. Use a property map, room codes, dates, and short descriptions. Remove exact duplicates

from the working set while retaining originals in an archive. Link each important document to the issue it supports.

Create a one-page evidence map with sections for cause and chronology, building scope, contents, temporary costs, payments, correspondence, and open decisions. Each section should identify the strongest records and the missing record. That map turns accumulation into a property-loss evidence plan.

A practical wildfire-file reset

Owners who began with a disorganized inbox can still reset. Freeze a backup, create the core folders, build the timeline, rename the most important evidence, reconcile payments, and list the ten largest unresolved items. Do not spend the first day perfecting every filename. Prioritize safety records, irreversible evidence, deadlines, and high-value scope questions.

Finish with a short handoff note: what happened, what has been paid, which work is complete, what remains unsafe or unfinished, and who owes the next response. Review it weekly. A claim file becomes useful when it guides the next decision, not when it merely preserves the stress of the event.

- Preserve the original evidence.
- Link each cost to a dated event.
- Assign every open question to a person and deadline.

Final field note

The reset should also protect privacy. Share only the records needed for the review, remove unrelated account numbers, and use a controlled link rather than an open attachment chain. Keep a log of what was shared, with whom, and when access should end. Good organization therefore improves both the substance of the claim and the handling of personal records during a stressful recovery.

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