



SOUTHERN CALIFORNIA
EDISON®

WILDFIRE RECOVERY COMPENSATION PROGRAM



Fast Pay offer example

RESIDENTIAL | TENANT: NON-BURN DAMAGE (SMOKE, SOOT, OR ASH); TOTAL LOSS SECONDARY STRUCTURE

- Tenant-occupied, single-family residence (two adults, two children)
 - Primary structure with non-burn damage from smoke, soot or ash infiltration
 - 600 sq. ft. secondary structure (Accessory Dwelling Unit or "ADU") deemed total loss
- Pre-fire monthly rent of \$3,300
- Claim submitted by attorney

INSURANCE POLICY COVERAGE

\$305,000 of coverage:

- \$300,000 of personal property coverage
- \$5,000 of loss-of-use coverage

PERSONAL PROPERTY COSTS

METHODOLOGY

\$15,000 per person for a destroyed single-family residence - secondary structure

ADULTS: 2 * \$15,000
CHILDREN: 2 * \$15,000

\$60,000

PERSONAL PROPERTY
INSURANCE OFFSET

N/A¹

CLAIMANT
OFFER

+\$60,000

+ TRANSITION EXPENSES

METHODOLOGY

3-months of pre-fire rent

GROSS
3 mo. * \$3,300 per mo. =

\$9,900

INSURANCE
OFFSET

\$5,000

CLAIMANT
OFFER

+\$4,900

+ NON-ECONOMIC DAMAGES

METHODOLOGY

\$30,000/adult, \$15,000/child residing in household

ADULTS: 2 * \$30,000 +
CHILDREN: 2 * \$15,000 =

\$90,000

INSURANCE
OFFSET

N/A

CLAIMANT
OFFER

+\$90,000

+ DIRECT CLAIM PREMIUM

METHODOLOGY

\$50,000 per adult tenant of a property with a destroyed structure

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\$50,000 * 2 adults

Direct claim premium, not available in litigation

+\$100,000

+ ATTORNEY FEES

METHODOLOGY

10% attorney fees on all damages (economic plus non-economic) excluding direct claim premium and net of insurance³

Added for claims submitted by an attorney

ECONOMIC & NON-ECONOMIC DAMAGES

+\$60,000 Personal Property

+\$4,900: Transition Expenses

+\$90,000: Non-Economic Damages

\$154,900

X 10%

CLAIMANT
OFFER

+\$15,490

CLAIMANT OFFER TOTAL*

\$270,390

*The claimant may fully pursue the \$305,000 of insurance policy coverage available to them as well

Notes: 1. Flat payment for personal property costs intended to cover amounts not covered by insurance (i.e., already net of insurance coverage).