

METROPOLITAN ADJUSTMENT BUREAU

ADJUSTERS OF LOSSES FOR THE INSURED

- ✓ FIRE
- ✓ THEFT
- ✓ FIRESTORM
- ✓ EARTHQUAKE
- ✓ WATER DAMAGE
- ✓ VANDALISM



Summary of the Rodeo-Chediski Fire, Arizona

June 18-July 7, 2002

The 2002 fire season was one of the biggest of the past half-century. By the end of the year, fires had burned across 7.2 million acres, costing over \$1 billion to fight. Almost uniformly, the fires of 2002 were characterized as catastrophic, but in fact, each fire was unique in character, offering individual lessons for the future. The following fact sheet is one of five analyses prepared by The Wilderness Society to better understand the causes and consequences of major 2002 wildfires.

Quick Facts

Location: Fort Apache Indian Reservation, Apache-Sitgreaves and Tonto National Forests.

Cause: Human, possibly arson.

Area: 462,614 acres.

Structures lost: 426 structures.

Ownership: 38% of burn boundary within National Forests; 60% on Fort Apache Reservation.

Landscape: Chaparral, ponderosa pine, juniper and brush.

Suppression Cost: \$153 million approximately.

In the afternoon of June 18th, 2002, a fire northeast of Cibique near the Rodeo Fairgrounds on the Fort Apache Reservation was spotted, burning between 100 and 300 acres by nightfall. By mid-morning on the 20th, the Rodeo fire had expanded to 30,000 acres, sending a smoke plume skyward that prompted some commercial pilots to radio into towers about possible thunderstorms. Meanwhile, a second blaze began burning near Chediski Peak northwest of Cibique when a lost hiker ignited a signal fire. Crews from the Rodeo fire were sent to build a line around the smaller fire. The two fires were about 15 miles apart. Two days later, the fires merged to encompass more than 235,000 acres -- nearly the size of Mesa, Chandler, Tempe and Scottsdale combined. Over the next two weeks, the fire would burn another 200,000 acres in the largest, most severe fire in Arizona history.

Source: http://www.wilderness.org/Library/Documents/WildfireSummary_RodeoChediski.

Please visit Bison Ranch Website and see attached Mirage Homes Reference Letter

<http://www.bisonranchonline.com/>

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1-800-490-7595

FIRESTORM CHECKLIST

Phase 1

- You are required to protect your property from further damage so Board up openings and install chain links necessary to prevent unauthorized entry. This will protect your belongings; keep others from getting into the property or getting injured.
- Contact your insurance agent or insurance company as soon as possible after a fire.
- Ask for certified copy of your insurance policy from the insurance company (including all forms and endorsements) if you do not already have one.
- Before entering into any serious discussions or negotiations with your insurance company review the policy and make sure you thoroughly understand your rights and obligations under it.
- Call a professional to help you in understanding what your policy says. MAB can assist you in evaluating your building contents and ALE claims with no upfront cost.
- Separate the damaged from the undamaged property (which is by your insurance policy)
- You should not hire a contractor to rebuild your home or property until you have settled with your insurance company and know how much you have to spend on reconstruction.
- Beware of contractors asking you to sign a contract for any services other than for emergency services.



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FIRESTORM CHECKLIST

Phase 2

- Do not dispose of any damaged property without written approval from your insurance company. Keep a log of all conversation and meetings with your insurance company and others sent by them. Be sure to include dates and times.
- Save all your receipts after the damage to document property replacement, living expenses or extra expenses you will encounter.
- Photograph or videotape the damage scene. Make sure you document all severely burned property.
- Contact your gas, electric, cable, newspaper and other companies to discontinue services.
- Your phone company can assist with forwarding your phone or have a recording put on your phone line.
- Forward or hold your mail at the post office.
- You may want to check the references and professional qualifications of anyone offering to provide a service to you, including anyone sent out by your insurance company.

Metropolitan Adjustment Bureau: Assurances

- **No Start-up or Retainer Fees:**
It costs you nothing to sign up and get a jump on your insurance claim immediately.
- **Pre-negotiated Percentage-based Fee:**
We receive our fee only as you receive your settlement.
- **Unflagging Persistence and Commitment:**
From the moment we are retained, we get down in the trenches, paying special attention to the minute details needed to document your claim without giving in to the intense pressures that can be brought to bear on unrepresented individuals.
- **Expert Experience and Negotiation Proficiency:**
Our staff has over 100 years of cumulative experience in the field of insurance adjusting.

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