What to do if your home and/or vehicle has been damaged by a wildfire.

If your home or vehicle has been damaged or destroyed by a wildfire, STCU is here to help you navigate the insurance claim, repair, and rebuilding process.

What to do first.

1. Contact your insurance company.

As soon as it is safe to do so, notify your homeowner's or vehicle insurance carrier and begin the claims process.

Your insurance company will guide you through filing a claim and documenting the damage. STCU's procedure requires that insurance claims be filed within the timeframe specified by your insurance policy.

2. Notify STCU.

Please contact STCU as soon as possible if your home, property, vehicle, or other collateral securing your loan has been damaged.

We can explain next steps, answer questions about your loan, and help coordinate the handling of insurance claim proceeds. STCU's procedure requires notification whenever an insurance claim is filed against a home, property, vehicle, or other collateral securing an STCU loan.

3. Gather information about the damage.

Be prepared to provide:

- A description of the damage.
- Specifically for vehicle loans, if it has been declared a total loss.
- Information from your insurance company.
- Repair or rebuilding plans.
- Contractor/auto body repair estimates or bids, if available.
- Photos and supporting documentation.

STCU may request this information to assist with the claim and rebuilding/repair process.

Understanding insurance claim checks.

Insurance claim payments related to damage to your home or vehicle are often made payable to both you and STCU. Vehicle total loss checks are typically made payable directly to STCU and are directly coordinated with your insurance company.

This is common when the damaged property or vehicle secures a mortgage, home equity loan, or vehicle loan.

Depending on the size of the claim and the status of the loan, STCU may:

- Endorse the insurance check and release funds directly to you.
- Hold insurance proceeds while repairs are being completed.
- Work with you throughout the rebuilding process before releasing funds.

If you plan to rebuild or repair.

If your home, property, vehicle, or other collateral can legally be rebuilt/repaired, STCU will work with you throughout the restoration process.

For larger claims, additional documentation may be required, including:

- Contractor agreements.
- Repair estimates.
- Invoices and receipts.
- Photos of completed work.

Certain larger losses may also require progress inspections during reconstruction.

Our goal is to help ensure insurance funds are used to restore the property or vehicle while protecting your investment and the collateral securing the loan.

If your home and/or vehicle can't be rebuilt.

In some situations, local authorities or other circumstances may prevent rebuilding on the property. If the home or property cannot legally be rebuilt, insurance proceeds may be applied to reduce the outstanding loan balance.

If your vehicle is declared a total loss, provide your insurance company with our consumer loan servicing team's contact information below so they can coordinate directly with us.

STCU will work directly with affected members to discuss available options and next steps.

STCU loan servicing contact information.

Home loan and home equity loans:

- Phone: (509) 343-6110
- Email: homeloanservicing@stcu.org
- Hours: 8 a.m. – 5 p.m. | Monday – Friday

Vehicle loans:

- Phone: (509)344-2360
- Email: consumerservicing@stcu.org
- Hours: 8– 5 p.m. | Monday – Friday

Frequently asked questions.

Do I need to notify STCU if I already reported the loss to my insurance company?

Yes. Please contact STCU as soon as possible so we can help explain the claim process and next steps.

Why is STCU listed on my insurance check?

When a property securing a mortgage or home equity loan is damaged, insurance companies often include the lender as a payee on claim checks.

Will I receive all of my insurance funds immediately?

This depends on the claim amount, loan status, and repair plans. Some claims require additional review and documentation before funds can be released.

Will STCU inspect the repairs?

For some larger claims, inspections may be required to verify repairs or rebuilding progress before additional funds are released.

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