



Additional Living Expenses

Customers often have questions about additional living expenses

The following information will help answer some of the most common questions. Your Mutual of Enumclaw adjuster will help you answer any additional questions you might have.

What is Additional Living Expense (ALE)?

- ALE reimburses you for the difference between what you normally pay for living expenses and what you actually paid for those expenses resulting from your home not being habitable due to a covered loss.

Examples include:

- Hotel or rent for temporary housing that is needed when your home is not habitable due to a covered qualifying loss.
- Increased cost to eat at a restaurant if you are not able to prepare food at home due to an unusable kitchen
- Increased electricity costs from dehumidifiers or fans used during water mitigation
- Pet boarding costs
- Storage fees for personal property that cannot be kept in the home during repairs of a qualifying covered loss.

How does ALE coverage work?

- Payment for ALE will apply for the time required to repair or replace the damage to your home, whichever time period is shorter. If you permanently relocate, ALE will cover the amount of time required for your household to settle elsewhere.

Housing Example:

Your normal expenses include a monthly mortgage payment, but due to a qualifying covered loss you have to stay in a hotel for a week.

- We would pay the hotel expense since it is above your normal monthly expenses.
- If you do not incur any cost to stay at another location (for example if you stay with family or friends), you are not entitled to any reimbursement.





Food Example:

Your normal expenses include food expenses (groceries and dining out) of \$500 per month for your household, but as a result of a qualifying covered loss you do not have use of your kitchen. During the period of restoration you incur \$800 in expenses (groceries and dining out):

Incurred expenses = \$800
Normal expenses = \$500
Additional expenses = \$300

- Your additional living expense would be \$300: \$800 in incurred expenses minus \$500 normal expenses = \$300 additional expenses

What is not included in or with ALE coverage?

- Payment for ALE will apply for the time required to repair or replace the damage to your home, whichever time period is shorter. If you permanently relocate, ALE will cover the amount of time required for your household to settle elsewhere.

Helpful hints:

- ALE reimburses you for additional costs incurred that are a result of a qualifying covered loss.
- Receipts and/or proof of payments are required. It is helpful to keep a physical folder or digitally store electronic versions of these records. Keep your originals.
- Gather regular household expense documentation. For example, normal utility bills if you are claiming an increased cost in electricity.
- There are limitations for this coverage. Contact your adjuster if you have any questions about what might be covered under this section of your policy

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