



Examples of Additional Living Expenses to “maintain your normal standard of living”

Partial list of items covered:

- Hotel expenses: tips, dining out, parking
- “Moral” obligation to pay for housing with friends or relatives (according to AICPCU)
- Additional driving mileage @ \$.485 +/- per mile (see current IRS mileage rates)
- Childcare expenses *above normal expenses*
- House cleaning service *above normal expenses*
- Cost to install and hookup fees for cable and utilities
- Cost to install phone and forward number to temporary addresses
- Cell phone, telephone, postage costs above normal expenses
- Utility bills to temporary power poles might be charged at a higher rate than normal residential rates. The *difference* between your old rate and the new rate.
- Extra supplies related to living in an RV such as toilet chemicals and difference between the price of regular toilet paper and the special toilet paper you might need to use in an RV.
- Long distance phone calls to insurance company
- Pet boarding
- Meals while in hotel or moving *above normal expenses*
- Laundry and dry cleaning *above normal expenses*
- Costs related to documentation of dwelling, personal property losses
- Files, paper, notebook and diary costs related to insurance claim. (These are not personal property replacements but directly related to additional living expenses because of the loss.)
- Expenses related to replacement of licenses, diplomas, certificates, passports
- Storage of replacement contents

Remember: You are entitled to “like kind and quality”.

- House with *your* amenities
 - Pool
 - Landscaping
 - Workshop
 - Sewing room
 - Exercise room
 - Gourmet kitchen
- House decorated with your “like kind and quality” furnishings
 - Art work
 - Antiques
 - Piano, pool table

Length of time for Additional Living Expenses (ALE):

- It has been argued the time – 12 months or 24 months – listed in your policy, should begin when claim is fully settled.
- In a large scale disaster, a 12 to 24 month ALE time limit is unreasonable, at least 30 months is more realistic.