



## **Deadlines and Decisions at the One-Year Anniversary**

Unitarian Universalist Church, 547 Mendocino Ave., Santa Rosa  
Wednesday, September 12th, 2018 from 6-8pm

### **Speakers:**

- Amy Bach, Esq., UP Co-Founder/Executive Director, Former plaintiff's insurance litigator
- Jack Weaver, Esq., Welty Welty, Healdsburg, CA
- Daniel Veroff, Esq. Kerr Wagstaffe, San Francisco, CA, Member, UP Board of Director

### **Agenda**

Announcements  
Review of policy deadlines  
One-year anniversary considerations

## **Highlights of relevant guidance available at uphelp.org**

### **Sample letters** [uphelp.org/samples](http://uphelp.org/samples)

- [Sample Letter Asking for a Personal Property Claim Settlement](#)
- [Sample Letter Requesting Payment History](#)
- [Sample Letter Protecting Your Legal Rights](#)
- [Sample Letter Requesting Extensions of Policy Deadlines](#)
- [Sample Letter Requesting Information About Claim Denial](#)

## **Remedies for the Underinsured**

**Underinsurance 101:** Underinsurance is such a common problem after large-scale disasters that United Policyholders has an entire section of our website devoted to underinsurance help. It is a challenging problem and there is no "one size fits all" solution. Documentation, research, strategic negotiation and litigation are your options. <https://www.uphelp.org/library/resource/underinsurance-101>

The following links are specific to lawsuits on behalf of underinsured property owners:  
[Handling Cases for the Underinsured Homeowner](#)

[Uncovered: Who's Responsible for Setting Policy Limits?](#)

[Underinsurance Law and Remedies](#)

[A Review of Insurance Broker Duties Under California Law](#)

[Bivin et al v. USAA complaint \(2017 North Bay Wildfires\)](#)

[Courts Are Expanding Agency Liability Beyond Traditional Insurance Agents](#)

[In California, Broker Responsibility Extends Beyond Procuring Coverage](#)

[Liability of California Insurance Agents and Brokers for Underinsuring Homes](#)

## Survivor’s Speak (Tips written by past wildfire survivors)

- [The Bottom Line on Recovering From a Disaster](#)
- [Choosing to Make Lemonade Out of Lemons](#)
- [Things I Wish I Had Known](#)
- [Don't take NO for an answer if your position is strong](#)
- [Observations from a Teenage Wildfire Survivor](#)
- [Strategies for preparing your home inventory](#)
- [Negotiating With Your Insurance Company](#)
- [Estimating Your Loss](#)
- [Adjuster Stories](#)
- [Working With Your Contractor](#)
- [The Rebuilding Process](#)
- [Coping With Underinsurance](#)

### **Please take our One Year Anniversary Recovery Survey**

Our surveys generate important data and help expose obstacles and insurance challenges. The results generate media attention and useful leverage toward better claim handling and settlements. (e.g. “Homeowners struggle to rebuild six months after devastating wildfires” by Tom Vacar KTVU FOX 2)

Please take our [1-year recovery survey](https://uphelp.org/survey) at [uphelp.org/survey](https://uphelp.org/survey). It will only take a few minutes. We only release aggregate data, not individual names.

### NOTES

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