Healing & Dealing… throughout your recovery

2018 Camp Fire
Roadmap to Recovery Workshop
December, 3rd, 2019
St. John’s Church, Chico
About United Policyholders

• 501(c)3 non profit organization. Tax ID # 94-3162024
• A voice and an information resource for consumers in all 50 states.
• A 27+ year track-record and subject matter expertise in insurance and disaster recovery
• Not for profit…not for sale.
• Funded by donations and grants.
• A volunteer corps with personal and professional expertise in disaster recovery, insurance, legal, construction and personal finance matters.
Welcome and Thank Yous

Thank you to our partners:
• Community Legal Information Clinic
• St. Johns Church
• The Camp Fire Long Term Recovery Group
• Butte County 2-1-1

Thank you to our Speakers:
• Karen Reimus, 2003 Cedar Fire Survivor
• Steve Price, 2012 Waldo Canyon Fire
Thank You Foundation Partners

RCRC

BUTTE STRONG FUND

North Valley Community Foundation

Golden State Finance Authority

EIF
Special Thanks to Fired UP Sisters

For paying it forward and generously preparing holiday cards (and gifts) for Camp fire survivors
The Fine Print

- This workshop is intended to be general guidance only, not legal advice.
- We don’t endorse or warrant any of the sponsors listed at www.uphelp.org or speakers at our workshops.
- Our speakers are volunteering their time as educators.
Useful Tools
24/7 help on the web: www.uphelp.org/campfire

- Insurance Claim Help
  - Recovery Blogs: www.uphelp.org/CampFire
  - Schedule of upcoming recovery help events
  - Claim Help Library
  - Guides for overcoming obstacles
  - Links to Government and Professional help
  - Tips from past disaster survivors
  - Sample Letters and Claim Forms
Survivors Speak Tip Series:
www.uphelp.org/SurvivorsSpeak

This section of our claim help library offers recovery guidance and strategies from people with personal experience recovering from a catastrophic loss, in their own words.

- Insurance Coverage for Additional Living Expense (ALE)/Loss of Use
- The Bottom Line on Recovering From a Disaster
- 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
- Partial Loss Remediation Tips
- Coping With Underinsurance
Recovering from a disaster is a marathon not a sprint

Always cooperate and communicate but there is no insurance rush during the holidays
UP Publications

Highlights from www.uphelp.org/campfire

- Insurance Claim Rules in CA (2018)
- Underinsurance 101
- Buy or Rebuild
- Updating your home insurance after a loss
- CDI Bulletins and How to file a Complaint
- Video recordings of past workshops
- Find Help Directory: www.uphelp.org/findhelp
Watts UP? Webinars

FREE webinar series with insurance expert and UP staff member Sandy Watts. Sandy will answer your questions and offer strategies to help you overcome claim and recovery obstacles.

December 12, 2019, 6:00 PM

Please register at www.uphelp.org/campfire

You can send questions in advance to mark@uphelp.org
Stay Healthy…Call 2-1-1

Call 2-1-1 for resources including Mental Health Support for Fire Survivors.

Community Resource Guide from the Camp Fire Long Term Recovery Group

Sonoma Rises App
MySonomaStrong.com

www.campfirelongtermrecovery.org
Tonight’s speakers and guests:

• Karen Reimus, 2003 Cedar Fire Survivor San Diego, CA
  Volunteer, Roadmap to Recovery Program

• Steve Price, 2012 Waldo Canyon Fire, Colorado Springs, CO
  Volunteer, Roadmap to Recovery Program
Healing & Dealing…From One Survivor To Another

Karen Reimus
Volunteer, Roadmap to Recovery Program
2003 Cedar Fire Survivor
Survivor to survivor…

October 26, 2003: The Cedar Fire destroyed my home and all belongings
DON’T COMPARE (or try not to)!!!

NO ONE is where they thought they would be right now.
Connecting With Other Fire Survivors As You Continue the Recovery Process Can Be Helpful

It can be hard for non-fire survivors to fully grasp the difficulty of navigating a catastrophic property loss or how you’re feeling as the recovery process goes on.
BE KIND TO YOURSELF

• It’s been a (add your own descriptor here) of a last 13 months!
  – Be as gentle/forgiving/kind to yourself as you can possibly be
For those in relationships…

• People process loss/trauma in different ways.

• Don’t let the fire destroy your relationships, in addition to your home.
Seek professional help…

• This is NOT the time to “tough it out” if you’re suffering from depression or anxiety-related symptoms
• Don’t shy away from seeking professional help…it can make all the difference
• Individual therapy and/or couple’s counseling
Welcome to the “dark side”… of fire survivor humor
Our “infamous” Cedar Fire Tour T-shirts
Our James Taylor t-shirts…
Celebrate along the way!!!

• This is a LONG process
• Celebrating your victories along the way will give you the emotional strength to keep on going.
Fire families have celebrated with groundbreaking parties…
Fire families have celebrated with framing or “stud” parties...
Peace be with this house and all who live here.

Nahid

Bill

Kisner

9/21/2008
A woman's place is in the bathtub.
May you have walls for the wind,
And a roof for the rain, and drinks
beside the fire, laughter to cheek you,
And those you love near you, and all
that your heart may desire.

Celtic Blessing
If you want to talk to previous wildfire survivors

- **Team UP:** Includes a network of previous wildfire survivor volunteers who are available to listen/empathize
- **Access by sending e-mail to info@uphelp.org**
Joyfully coping through the Holidays…

Steve Price
Volunteer, Roadmap to Recovery Program
2012 Waldo Canyon Fire Survivor
My story...
Our loss…

The Waldo Canyon Fire started June 23, 2012, burned over 28 square miles and destroyed 346 homes.
Live for Today…

In mid-July, my wife and I kept a date…
Make New Memories…
Help Others…

On Saturday, July 7th, I met Byron Spinney…
Everyone is Watching…

Every situation in life is a new opportunity to demonstrate your character.
Treat Yourself…
Hope…

On Sunday, July 15th (20 days after our home was destroyed) my hope was restored…
Questions?

Save the Date:

December 12th @ 6pm
Watts UP Claim Help Webinar:
Register at www.uphelp.org/CampFire

January 25th @ 10:30am-2pm
Overcoming Roadblocks to Rebuilding
St. John’s Church, Chico