



## Learning from experience: Surviving the wildfire recovery process

2018 Camp Fire

Roadmap to Recovery Workshop

July 18<sup>th</sup>, 2019

Masonic Family Center, Chico

Amy Bach, Executive Director

# 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

- Maitreya Badami, Esq. CSU Chico
  - Camp Fire R2R Local Coordinator, United Policyholders
- Community Legal Information Center
- Rural County Representatives of California
- Masonic Family Center
- The Camp Fire Long Term Recovery Group
- Doug Teeter, Butte County Supervisor

# 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](http://www.uphelp.org) or speakers at our workshops.
- Our speakers are volunteering their time as educators.

## Camp Fire (Paradise) - Insurance Claim Help

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by United Policyholders



May 3rd, 2019



If your property has been damaged or destroyed, we are here to help.

[www.uphelp.org/campfire](http://www.uphelp.org/campfire)

- Schedule of upcoming recovery help events
- Links to professional/legal/government help

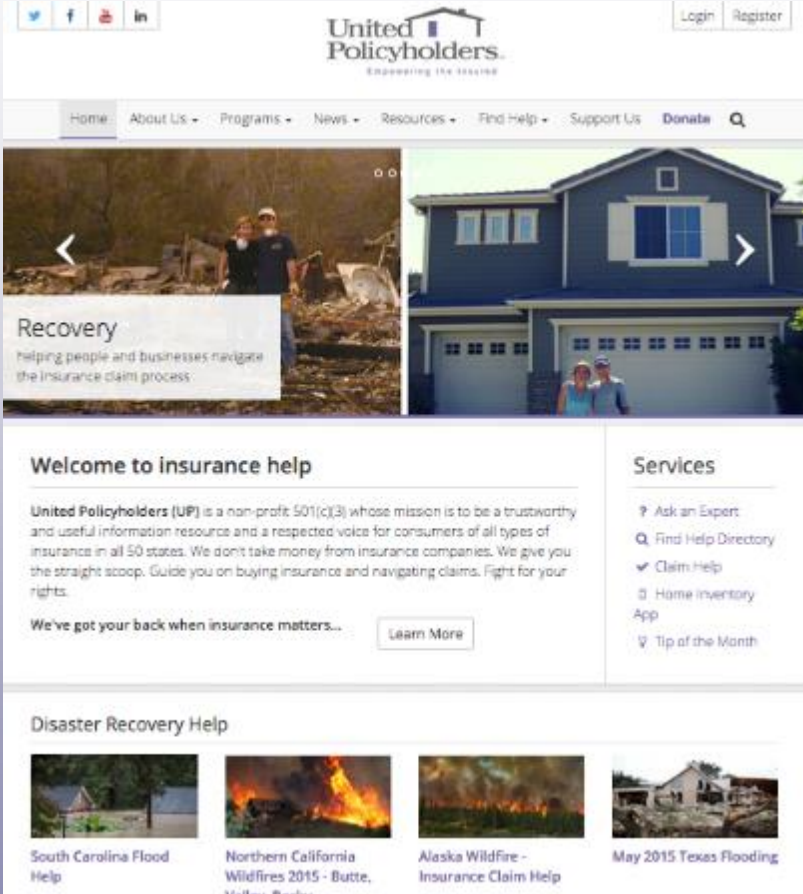
# Tonight's speakers and guests:

- Amy Bach, UP Executive Director
- Curtis Johnson, Manager, Butte County Building Division
- Speaker panel:
  - Richard and Alison Lane, 2017 North Bay Fire, Santa Rosa
  - Neelam Salmen, 2017 Redwood Valley Fire, Mendocino County
  - Mike Musson, 2017 North Bay Fire, Santa Rosa

# 24/7 help on the web: [www.uphelp.org](http://www.uphelp.org)

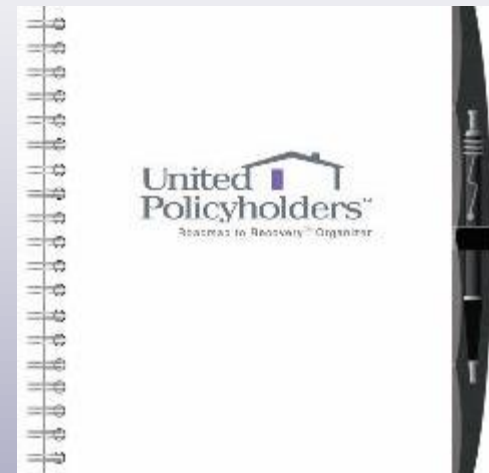
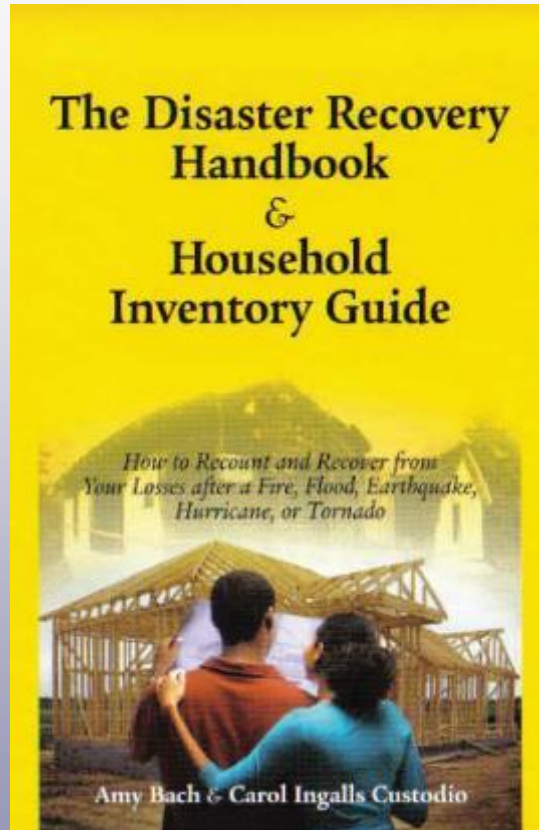
## ■ Insurance Claim Help

- Recovery Blogs:  
[www.uphelp.org/Camp-Fire](http://www.uphelp.org/Camp-Fire)
- Claim Help Library
- Guides for overcoming obstacles
- Links to Government and Professional help
- Tips from past disaster survivors
- Sample Letters and Claim Forms



The screenshot shows the homepage of United Policyholders. At the top, there are social media icons for Twitter, Facebook, YouTube, and LinkedIn, along with 'Login' and 'Register' buttons. The main navigation menu includes 'Home', 'About Us', 'Programs', 'News', 'Resources', 'Find Help', 'Support Us', and 'Donate'. Below the navigation is a large banner image with a 'Recovery' section that reads 'Helping people and businesses navigate the insurance claim process'. The main content area is divided into two columns: 'Welcome to insurance help' and 'Services'. The 'Welcome' section includes a paragraph about the organization's mission and a 'Learn More' button. The 'Services' section lists 'Ask an Expert', 'Find Help Directory', 'Claim Help', 'Home Inventory App', and 'Tip of the Month'. At the bottom, there is a 'Disaster Recovery Help' section with four featured articles: 'South Carolina Flood Help', 'Northern California Wildfires 2015 - Butte, Valley, Rocker', 'Alaska Wildfire - Insurance Claim Help', and 'May 2015 Texas Flooding'.

# Useful Tools





# Recovering from a disaster is a marathon not a sprint



# UP Publications

Highlights from [www.uphelp.org/campfire](http://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](http://www.uphelp.org/findhelp)

# Sample Letters:

## [www.uphelp.org/samples](http://www.uphelp.org/samples)

- Sample Letter Requesting Copy of Policy
- Sample Letter Requesting Copies of Claim-Related Documents
- Sample Letter Asking for the Waiver of the Contents Itemization Requirement
- Sample Letter Requesting Payment History
- Sample Letter Protecting Your Legal Rights
- Sample Letter Requesting Mortgage Company Release Insurance Proceeds
- Sample Letter Requesting Extensions of Policy Deadlines in California

### Sample Letter for Requesting Copies of Claim-Related Documents

- Use this letter to request copies of documents related to your insurance claim such as inspection reports, estimates, measurements, notes, and damage assessments.
- Use this letter to request a complete copy of your claim file from your insurance company.

**NOTE: This letter is a sample that must be customized to fit the facts of your individual situation and claim. All bracketed and underlined portions must be completed or revised before sending.**

(Date)

(Name of adjuster or highest-ranking ins. co. employee you can identify)  
(Name of Insurance Co.)  
(Address)

Re: Claim Number \_\_\_\_\_

Date of Loss: \_\_\_\_\_

Name of Insured: \_\_\_\_\_

Address of Insured Property: \_\_\_\_\_

Dear [INSURANCE COMPANY],

As part of your investigation of our claim, your adjuster and people associated with or hired by your company may have inspected our property, taken notes and written or obtained reports and estimates on the damage. We need to see those reports and estimates so we can be informed and continue cooperating with you on our claim. Thank you in advance for your return cooperation.

Please provide complete copies of our claim file and/or all claim-related documents. For purposes of this request, "claim-related documents" means all documents that relate to the evaluation of damages, including, but not limited to, repair and replacement estimates and bids, appraisals, scopes of loss, drawings, plans, reports, third-party findings on the amount of loss, covered damages, and cost of repairs, and all other valuation, measurement, and loss adjustment calculations of the amount of loss, covered damage, and cost of repairs.

**[NOTE: If you live in California, your insurance company is legally required to comply with this request by Cal. Ins. Code section 2071 – Requirements in Case Loss Occurs]**

Please send these documents to the mailing address listed below within fifteen (15) calendar days of the date of this letter. Thank you in advance for your prompt handling of this request. I look forward to receiving the above-requested documents and working with [INSURANCE COMPANY] to reach a full, fair and timely settlement.

Sincerely,  
YOUR NAME  
MAILING ADDRESS

# Survivors Speak Tip Series:

## [www.uphelp.org/SurvivorsSpeak](http://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

# 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.**

**July 23, 2019. 6:00 pm**

Please register at [www.uphelp.org/campfire](http://www.uphelp.org/campfire)

You can send questions in advance to [info@uphelp.org](mailto:info@uphelp.org).

# Questions?

The screenshot shows the homepage of United Policyholders. At the top, there are social media icons for Twitter, Facebook, YouTube, and LinkedIn, followed by the organization's logo and a 'Login Register' button. A navigation menu includes 'Home', 'About Us', 'Programs', 'News', 'Resources', 'Find Help', 'Support Us', and 'Donate'. The main banner features two images: one of people in a disaster zone and another of a family in front of a house. Below the banner, the 'Welcome to insurance help' section describes the organization's mission and includes a survey link. A 'Services' sidebar lists 'Insurance Finder', 'Find Help Directory', 'Claim Help', and 'Tip of the Month'. The 'Disaster Recovery Help' section features four specific disaster-related links with corresponding images.

United Policyholders. Empowering the Insured

Home About Us Programs News Resources Find Help Support Us Donate

## Recovery

Helping people and businesses navigate the insurance claim process

## Welcome to insurance help

United Policyholders (UP) is a non-profit 501(c)(3) whose mission is to be a trustworthy and useful information resource and a respected voice for consumers of all types of insurance in all 50 states. We don't take money from insurance companies. We give you the straight scoop. Guide you on buying insurance and navigating claims. Fight for your rights.

TAKE OUR 2019 CALIFORNIA HOME INSURANCE COST AND AVAILABILITY SURVEY>

We've got your back when insurance matters... [Learn More](#)

## Services

- Insurance Finder
- Find Help Directory
- Claim Help
- Tip of the Month

## Disaster Recovery Help

- Ridgecrest Earthquake - Recovery Help
- Camp Fire (Paradise) - Insurance Claim Help
- Woolsey Fire - Insurance Claim Help
- 2017 North Bay Fires - Insurance Claim Help