Learning from experience:
Surviving the wildfire recovery process

2018 Camp Fire
Roadmap to Recovery Workshop
July 18th, 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 or speakers at our workshops.

• Our speakers are volunteering their time as educators.
Camp Fire (Paradise) - Insurance Claim Help

by United Policyholders
May 3rd, 2019

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

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

- Insurance Claim Help
  - Recovery Blogs: 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
Useful Tools

The Disaster Recovery Handbook & Household Inventory Guide

How to Recount and Recover from Your Losses after a Fire, Flood, Earthquake, Hurricane, or Tornado

Amy Bach & Carol Ingalls Custodio

United Policyholders

Services to Recovery

Organized
Recovering from a disaster is a marathon not a sprint
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
Sample Letters:
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.

*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 valuations, 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
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
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.
Questions?