



Navigating your insurance claim, asserting your rights, sources of help

Montecito Union School Auditorium, 385 San Ysidro Rd, Santa Barbara
Tuesday, June 26th, 5:30-7:30pm

Workshop Speakers and Guests:

- Amy Bach, Esq., Executive Director and Co-Founder, United Policyholders
- Sandra Watts, Project Coordinator, UP's Roadmap to Recovery Program, former insurance professional with 20 years of claim adjusting experience
- Ben Romo, Director of the Montecito Center for Preparedness, Recovery and Rebuilding, with Santa Barbara County Office of Emergency Management

Thomas Fire and Debris Flow Insurance Recovery Survey

www.uphelp.org/survey

We ask that you please take a few minutes to complete a short online survey about the insurance claims process and the status of your recovery. The specific purpose of this survey is to gather information about insurance related recovery progress and problems.

Highlights of relevant guidance available in the UP Claim Help Library

www.uphelp.org/resources/library/fire

Rebuilding

- Samples of Damage and Proof of Loss Documentation
- The Scoop on "Scope" (of loss)
- Questions to ask a repair/rebuilding contractor
- Guidelines For Reviewing Adjusters' And Contractors' Estimates

Contents / Personal Property

- Survivors Speak: Strategies for preparing your home inventory
- 10 tips for settling the contents portion of your claim
- Sample Letter Asking for a Waiver of the Contents Itemization Requirement
- Depreciation Basics

Overcoming Obstacles

- Organizing Carrier-Specific Fire Survivor Groups
- Sample Letter for Requesting Copies of Claim-Related Documents
- Updating your home insurance after a loss
- Tax Tips for Disaster Survivors

Sources of Help for Insurance Coverage and Claim Issues

Type of Issue	Negotiation	Filing a Complaint with CA DOI	Mediation	Appraisal	Legal Help
Coverage Limits - Underinsurance	✓	✓			✓
Payments owed: (How much and when payable)	✓	✓	✓	✓	✓
Replacing by buying not rebuilding	✓	✓			
Valuation Dispute (lowball estimate)	✓	✓	✓	✓	✓
Home Inventory Proof / Waiver	✓ Use UP survey results	✓			
Conflicting info/inconsistent positions by adjuster	✓	✓	✓		✓

Negotiation: Communicating with your insurance company is an incredibly important part of the claims process. How you communicate makes a world of difference in the amount of benefits you collect and how fast you collect them. UP provides many publications on our website to help you with negotiation. www.uphelp.org/speakUP

Resolving Claim Disputes: Claim disputes are common. UP offers many self-help resources to troubleshoot disputes over specific issues such as fair market value, depreciation, causation and policy interpretation. The best path to resolving a claim dispute depends on your situation. Each dispute resolution process has pros and cons. www.uphelp.org/disputeresolution

Mediation: Private, voluntary, or court-ordered mediations have become the most common way of resolving claim disputes. Mediation *pros* are that it can be fast, and relatively cheap compared to a lawsuit. *Cons* are that claims often get settled for less than full value. www.uphelp.org/mediation

Appraisal: Most property insurance policies contain wording that allows claim value disputes to be resolved by a process called "appraisal" – different from a real estate appraisal: www.uphelp.org/appraisal

Getting Help from the CA Dept. of Insurance: The CDI toll-free hotline number is: 1-800-927- 4357. The CDI has attorneys and complaint-handling staff whose job it is to help resolve insurance claim problems. Filing a complaint is the first step you'll need to take to let them know you're having a problem. For your complaint to be recorded and "official", you or someone acting on your behalf must complete a Request for Assistance ("RFA") form. www.uphelp.org/cadoi

Insurance Claim Rules in California: Summary of legal rules your insurance company and its employees are supposed to follow when handling your property damage claim. www.uphelp.org/CAlegalrights

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