



Thursday, July 19th, 2018, North Bay Wildfires R2R workshop topics:

- Progress payments during rebuilding
- Remedying underinsurance
- Legislative update
- Q and A

Workshop Speakers and Guests:

- Amy Bach, Esq., Executive Director and Co-Founder, United Policyholders
- Lee Harris, President, Consumer Attorneys of California
- Bill Hedden, Consolidated Adjusting, Inc.
- Steve Jensen, Rebuild Permit Center Manager, City of Santa Rosa
- Joel Laucher, Deputy Commissioner, California Department of Insurance
- Pat Sabo, District Representative, Senator Mike McGuire

Unitarian Universalist Church, 547 Mendocino Ave, Santa Rosa, 6-8pm

SAVE THE DATE: Next Roadmap to Recovery Workshop: Tuesday, August 7th at 6pm, UU Church

Highlights of relevant guidance available in the UP Claim Help Library

Getting Your Mortgage Company to Release Your Insurance Funds: The goal of this tip sheet is to give you strategies to get control of the insurance money. www.uphelp.org/mortgage

Sample Letter Requesting Mortgage Company Release Insurance Proceeds:
www.uphelp.org/pubs/sample-letter-mortgage

Underinsurance 101: Underinsurance is a challenging problem and there is no “one size fits all” solution. Documentation, research, strategic negotiation and litigation are your options.
www.uphelp.org/underinsurance101

Survivors Speak: Coping with Underinsurance: Guidance from previous disaster survivors on recovering from a catastrophic loss, in their own words, and strategies for coping with underinsurance.
www.uphelp.org/pubs/survivors-speak-coping-underinsurance

A Policyholders Guide to Mediation: Mediation is a common way of resolving insurance claim disputes. Mediation is non-binding; If you think the insurance company is not offering enough during mediation, you are not obligated to accept the offer. www.uphelp.org/mediation

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Mediation Pilot Program

To help wildfire survivors settle disputes with insurance companies over the cost of rebuilding destroyed homes, United Policyholders has launched a pilot mediation project. Mediation can be a fast and inexpensive way of settling valuation disputes and the results are non-binding. If you're not happy with the outcome, you walk away and go back to where you were.

We have lined up experienced and neutral professional mediators who are ready and willing to review and reconcile rebuilding estimates, evidence and documentation and seek a fair resolution. Loss valuation disputes do not involve coverage or legal issues. They typically involve differences of opinion over trades, materials, costs and building code compliance.

If your insurance company and you disagree on your **dwelling replacement value** and you are interested in mediation as a possible solution to resolve the dispute, please take the following steps:

Step 1: Complete our Mediation Questionnaire at www.uphelp.org/mediationsurvey

Step 2: Send the following sample letter to your insurance adjuster, urging them to participate:

(Date)

(Name of adjuster)

(Name of Insurance Co.)

(Address)

Re: Claim Number _____

Name of Insured: _____

Address of Insured Property: _____

Dear [INSURANCE COMPANY],

As you know, your company and we have not reached an agreement over the reasonable cost of replacing our wildfire-destroyed home. We need to resolve the dispute and move forward.

With a grant from the Sonoma Community Foundation, United Policyholders has launched a pilot mediation program to seek resolution of disputes between insurers and insureds over the reasonable cost of rebuilding wildfire-destroyed homes in the North Bay. The goal is to resolve dwelling replacement valuation disputes more quickly and inexpensively than could be accomplished through litigation or appraisal. JAMS and ADR Services, Inc. have agreed to provide neutrals to conduct the mediations. UP will facilitate the proceedings.

We want to participate in this pilot program to resolve the dispute over the reasonable cost of replacing our wildfire-destroyed home. We urge you to agree and participate in this valuable program. Please identify a person at your company to be our contact for arranging the proceeding.

Sincerely, _____

CC: United Policyholders: 381 Bush Street, 8th FL, San Francisco, CA 94104 or
MediationProject@uphelp.org