First Steps After a Wildfire

This checklist will help keep you on track during this stressful time. We’re rooting for you...

✓ Take care of your or your family’s immediate needs first.

✓ Finding temporary housing is a priority. Your insurance company should help you find a place of similar size.

✓ Start a recovery diary. Any notebook will do. Take notes on: who you talked to, the number you called, date and time, what was said. Keep your paperwork organized.

✓ Ask your insurance company for cash advances for:
  - Living expenses
  - Replacing personal property

✓ Keep all receipts while you are displaced. Hotel bills, clothes and pet boarding may be reimbursed but require receipts.

✓ Take photos of your property before any cleanup or debris removal happens.

✓ Do not rush into signing contracts. Get copies of ALL paperwork you do sign.

✓ An insurance adjuster will eventually come and inspect your home. If they make you a settlement offer on the spot, get a 2nd opinion on what you’re entitled to.

✓ Inventorying your damaged and destroyed property is time-consuming and unpleasant. UP offers tips and tools for getting this done. Visit www.uphelp.org/contents

✓ Give your insurer a chance to do the right thing, but be prepared to stand up for your rights and get help if you’re not being treated fairly.

✓ Register with a “Case Manager” – they can help make referrals to resources.

✓ Register with FEMA (federally declared disaster) and the SBA (state disaster declarations needed)

✓ For more specifics and guidance on the insurance claim process, visit www.uphelp.org/CarrFire

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