



Insurance-Related Disaster Recovery Resources for San Bruno Residents

United Policyholders is a national non-profit that has been helping guide disaster victims on the road to recovery since 1991. UP offers tips and info from previous disaster survivors and from experts on insurance claims, legal matters and the rebuilding/repair process. UP partners with the American Red Cross, the California Department of Insurance, faith-based and other non-profit aid organizations, claim, legal, tax and construction experts, and public officials. UP is a member of Voluntary Organizations Assisting in Disaster (VOAD), the Coordinated Assistance Network (CAN), and SFCARD. UP accepts no funding from insurance companies and we are here to help.

Visit www.uphelp.org, email info@uphelp.org, or call (415) 393-9990 for more info:

1. Roadmap to Recovery™ Tools

If your home or rental has been damaged or destroyed and you would like any of the free tools listed below, e-mail a current mailing address to emily@uphelp.org, or call our San Francisco office at (415) 393-9990.

The Disaster Recovery Handbook/Household Inventory Guide: Since 2006 “*The Disaster Recovery Handbook and Household Inventory Guide*” has been a trusted book that’s led thousands of people through the process of overcoming obstacles to repairing and rebuilding after a major loss. The book is written in plain language *by* disaster survivors *for* disaster survivors with tips and expert advice from legal, insurance and personal finance professionals.

The Roadmap to Recovery Organizer: a three ring binder that contains the essential tools for staying organized and recovering financially from serious property damage or loss. Each contains a diary/notebook, essential tips and guidance, business card holders, a portable three-hole punch and a pouch for receipts.

Home Inventory Flashdrives: Most disaster survivors must prepare an itemized and detailed inventory list of every single item they lost in order to recover insurance monies and/or claim tax losses. Creating this inventory is one of the most challenging and time-consuming tasks survivors must complete on the road to recovery. To ease this burden, UP created a home inventory flash drive that’s pre-loaded with helpful content and is easy to use.

2. Claim Help Library at www.uphelp.org

- Trouble-shooting tips for common issues (e.g. underinsurance, conflicting damage estimates, legal disputes, adjusters, delays)
- Sample letters/ forms/inventories/estimates/scopes of loss
- FAQs and Consumer Guides on dispute resolution, appraisal, rebuild or buy
- Tax tips

3. A Professional Help Directory

Getting a fair insurance settlement on a serious damage claim requires time, documentation and negotiation. Legal issues may arise. Professional legal, adjusting, construction, and estimating help can be found through the “Find Help” section at www.uphelp.org.

4. Confidential Support from Previous Disaster Survivors

Confidential emotional support from previous catastrophic loss victims/survivors through the United Policyholders **Disaster Survivor Support Network**. For more information and/or to receive a list of and contact info for available mentors, please contact UP Outreach Coordinator Karen Reimus at karen@uphelp.org.

5. Confidential Answers to Individual Questions

We have opened our secure online “**Ask an Expert**” forum to San Bruno residents impacted by the explosion/fire. The forum is an easy and safe way to ask direct questions to attorneys, claims professionals and previous disaster survivors who serve as UP volunteers and get the answers you need. The expert doesn’t see your contact info, but you can contact them if you want to follow up on their answer. To join the forum, please write “forum invite” in the subject line and email: emily@uphelp.org.

• Other Resources

- California Department of Insurance: An important resource for getting help and information: www.insurance.ca.gov. UP Exec. Dir. Amy Bach chairs the CDI Consumer Advisory Task Force and UP staff work closely with the Department.
- American Red Cross Bay Area Chapter: www.bayarearedcross.org
- Consumer Attorneys of California www.caoc.org

Previous California disasters where UP has helped:

Jesusita Fire (Santa Barbara County)
Freeway Complex Fire (Orange County)
Tea Fire (Santa Barbara County)
Sayre Fire (Los Angeles County)
Summit Fire (Santa Cruz County)
Martin Fire (Santa Cruz County)
Grass Valley / Slide Fires
(San Bernardino County)

Angora Fire (South Lake Tahoe)
Witch Fire (San Diego County)
Rice Fire (San Diego County)
Harris Fire (San Diego County)
Humboldt Fire (Butte County)
Oakland/Berkeley firestorm (Alameda County)
Ophir Fire (Butte County)
Mt. Vision Fire (Point Reyes)

NOTE: United Policyholders respects and protects the privacy of all who communicate with our organization. We do not share or sell our mailing lists.

About United Policyholders

United Policyholders is a national 501(c) (3) non-profit organization serving the public since 1991. Our headquarters are located at 222 Columbus Avenue, Suite 412, San Francisco, CA. 94133 (415) 393-9990. Due to the volume of inquiries we receive each day, we encourage email contact wherever possible to info@uphelp.org. UP helps solve insurance problems and advocates for fairness in insurance transactions. The organization is funded by foundation grants and donations. Our work is divided into 3 program areas: Roadmap to Recovery™, Roadmap to Preparedness, and Advocacy and Action. We offer free tips, information and resources in print and online at www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors or professionals identified at our website.

Visit United Policyholders website at www.uphelp.org