



Summer, 2012

Dear Friends,

How do you begin the recovery process when everything you own is gone? It is a difficult question to answer and if you are reading this, I am sorry it is one that you are facing. The key word to focus on is *process*, and you begin it slowly, one step at a time.

Our suburban San Diego home and all my family's possessions burned to the ground on October 26, 2003, in the largest wildfire in California history. One of the few positive aspects of the experience is the knowledge I gained in the recovery process and the work I now do as the Outreach Coordinator for United Policyholders.

United Policyholders, (UP) is a tax-exempt non-profit organization dedicated to educating the public on insurance issues and consumer rights. UP is a trusted resource for insurance consumers ("policyholders") throughout the country. Grants and donations fund the organization's work.

Since 1991 UP has been working in regions hit by natural disasters, helping solve problems and advocating for fairness in insurance transactions. Our website, www.uphelp.org offers extensive free help and information. Individuals, reporters and public officials from all over the United States contact us and visit our website each day.

Your homeowners' insurance policy is a vehicle to put you back where you were before a loss, but it won't drive itself. UP's Roadmap to Recovery program offers resources to help you. Most people get through the financial recovery process just fine on their own. If you end up deciding to hire professional help to get a fair settlement, you can use our website and tips to hire the right help.

We offer our services to your community and look forward to helping you navigate toward the light at the end of the tunnel.

Warm regards, Karen Reimus



This photo is of a Roadmap to Recovery educational workshop I facilitated in Nov, 2010 for Fourmile Canyon wildfire survivors in Boulder, Colorado.