

[Appy Holidays!](#)



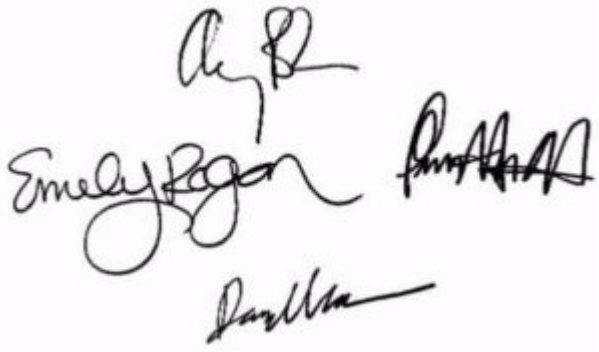
To wrap up the useful tips we've given you in 2015, here are three free apps you can use and pass on as gifts to others:

[UPHelp Home Inventory](#): Download this free and fast tool for protecting your assets today. After you've unwrapped your presents, add photos of them to your home inventory. Adjust your insurance if need be. And savor knowing you've been good at preparedness this year.

[NOAA Weather Radar](#): This is our favorite weather app, especially if you live or are traveling to a rural or remote place. And if you're staying home for the holidays, shore UP: If El Nino flooding is predicted, make sure your home policy includes drain and sewer backup coverage, and install sandbags to prevent flooding. Flood damage won't be covered under your home policy.

[Calm](#): Use this app for guided meditation or to dissolve the hectic noise around you. We recommend this for everyone from disaster survivors to parents of young children to hard workers.

Happy Holidays from the UP Team,



Handwritten signatures in black ink on a white background. The signatures are: 'Alyse' at the top, 'Emely Pagan' in the middle left, 'Amelia' in the middle right, and 'Dorothy' at the bottom.