

Building you UP - Roadmap to Preparedness UPdate

THRIVE-ing after a flood

After a winter storm caused severe flooding south of San Francisco, UP answered evacuees' insurance questions at a temporary shelter and help center in San Mateo, California. Several months later at an **Enhancing Community Resilience Conference** hosted by the **THRIVE** alliance UP de-briefed other non profits on the role of insurance in flood recovery.

We'll be combining fun with personal preparedness at this year's **San Mateo County Fair Disaster Preparedness Da**y on June 6th. Staff Attorney **Dan Wade** (shown left with friends at last year's event) will be at the fair again this year sharing tips and tools for inventorying property and making home improvements that qualify for insurance discounts.

Partnering on fire preparedness



The **American Red Cros**s is including **United Policyholders**' tips in their National Home Fire Preparedness Campaign. Our materials were distributed in the Pikes Peak region (Colorado Springs, CO) and in San Francisco, during a recent campaign to install free smoke detectors in homes. They include our "What's UP with Renters Insurance?" guide in English and Spanish and our UPHelp Home Inventory App.

Pictured is UP staff member Kerri Olivier with Dana Goldsmith at the American Red Cross Ready Academy for Businesses in Colorado.

"After an apartment fire, we can help the families with renters insurance quickly find a new apartment to live in, but the people with no insurance have limited options. If they don't have family in the area, we can only help them for a few days until they are placed in a homeless shelter." **Isabel Flores**, Disaster Program Manager, American Red Cross – Bay Area Chapter 10/2014

Its getting hot in here...

UP is working on a strategic campaign on climate change preparedness through insurance-related tools and guidance for renters and homeowners across the socio-economic spectrum.

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source: https://uphelp.org/building-you-up-roadmap-to-preparedness-update/ Date: November 23, 2024



UP will aim to capture the attention of vulnerable residents and increase resiliency, regardless of their views on climate change. Our messaging will focus on home improvements that qualify for insurance discounts and shopping guidance.

Pictured is UP's **Kaye Coates** with our partner Rancho Bernardo Community Council's **Robin Kauffman** at a preparedness fair in San Diego in fall 2014.

Spring Check UP.

Earlier this year, Oakland Hills homeowners invited our **Emily Cabral** to join a panel of insurance professionals and previous HOA presidents who helped rebuild the association after the catastrophic 1991 Oakland Berkeley Firestorm. The panel discussed the association's current insurance situation.

The main lessons to be learned from this pro-active community are to ask questions, check-in with your insurance agent often and let your insurance goals be known (in writing).

Sharing Lessons Learned in Tucson.



UP joined Fire Chiefs, Wildland Fire Specialists and FireSafe Council members at the **Preparing for Wildfire Conference** in Tucson, AZ. **Emily Cabral's** presentation drew rave reviews. College Extension centers from the Southwest and beyond came to share research and experiences with wildfires. UP shared our Roadmap to Recovery <u>survey results</u> and distributed preparedness tips and resources.

"Hey Long Islanders" Campaign Underway.

Hey Long Islanders:

Is your home
insurance in shape?

Take the quiz:

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Thanks to funding from the Sandy Building Back Better Fund at the **Long Island Community Foundation**, and a partnership commitment from the **New York State Department of Financial Services**, UP created a rack card to help Long Islanders use lessons learned the hard way after Sandy about flood and home insurance. We are distributing it throughout Suffolk and Nassau Counties with help from **U.S. Senator Chuck Schumer.**