

[Expert offers help getting the most out of your insurance coverage after a disaster](#)

ABC 7 News

Although wildfires in the Los Angeles County are still threatening the area, many affected families have already begun trying to figure out what to do next.

If you have fire insurance, contacting your insurance company should be one of the first things you do. But then what?

It can be an overwhelming process. United Policyholders is a nonprofit whose mission is to assist you in getting the most out of your coverage.

“One of our first projects was setting up what we now call the road map to recovery for the impacted households,” said Amy Bach, Executive Director. “To help people get from standing in their debris-strewn lot, to opening the door of a new home.”

One of the decisions many will struggle with right now is “do I want to face the process of rebuilding?” But Bach said that decision should be put off for at least a month.

“You’re sleep deprived, you’re overwhelmed, you’re traumatized. It’s just not a great time to try to make that big of a decision,” said Bach. “Also, there’s a lot of unknowns here.”

Before you make that decision, handle first things first. After reporting your claim, keep a journal with specific information.

“Date, time, name, title, phone number!” said Bach. “You’ve got to have that paper trail.”

Next, make sure to get organized. A simple three-ring binder is a great way to keep necessary

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paperwork. Also, read your policy and become familiar with what it covers.

It's important to cooperate with your insurer but do not give recorded or sworn statements until you understand your rights.

And remember, you should ask your friends for help. They can help take away a bit of the emotional burden.

If you choose to seek professional help, negotiate fees carefully. And if you hire an attorney, find one with experience in insurance claims.

"You're looking for somebody who has 'been there, done that.' This is not their first rodeo," said Bach. "That's what you want."

For more information on the help United Policyholders offer, visit their website.

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