

First Steps After a Wildfire

The devastation on Maui is heartbreaking, and for those who've lost loved ones, homes and businesses, it's overwhelming and painful beyond words. United Policyholders (UP) staff and volunteers will be supporting recovery in the Lahaina region now and in the months and years ahead. As we begin on the road to recovery, **this checklist will help keep you on track during this stressful time. We're rooting for you...**

- Take care of your or your family's immediate needs first.
- Finding comfortable and convenient housing is a priority. Your insurance company should help you find a place of similar size.
- Take photos of your property before any cleanup or debris removal happens.
- Start a recovery journal. Any notebook will do. Take notes on: who you talked to, the number you called, date and time, what was said. Keep your paperwork organized.
- Ask your insurance company for cash advances for:
 - Living expenses
 - Replacing personal property and necessities
- Keep all receipts while you are displaced. Hotel bills, clothes and pet boarding may be reimbursed but require receipts.
- Avoid paying off your mortgage without a plan to rebuild or replace your home. Visit [com/HERE2HELP](https://www.uphelp.org/HERE2HELP) to learn about your options. Contact the Disaster Response Network at 877-833-1746.
- Do not rush into signing contracts. Get copies of ALL paperwork you do sign.
- An insurance adjuster will be assigned to your claim. Their job is to estimate your loss and issue checks for all policy benefits owed. Adjuster skills vary. Get second opinions on the value of your damaged or destroyed property *and* the full amount of benefits you're owed.
- Inventorying your damaged and destroyed property is time-consuming and often painful. Visit [uphelp.org/contents](https://www.uphelp.org/contents) for tips and shortcut tools.
- Give your insurer a chance to do the right thing, but be prepared to stand up for your rights and get help if you are not being treated fairly. Hawaii has laws to protect you.

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.

- Register with FEMA (if a major federal declared disaster) and the SBA, even if you don't think you'll qualify for individual assistance.
- Recognize that recovering from a major or total loss takes time. Pace yourself.
- Visit [org/2023HIwildfires](https://www.uphelp.org/2023HIwildfires) for specifics and guidance on the insurance claim process.

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