

[Guest Blog: First Steps for Recovering](#)

Daily Camera

[Written by Bob Hunnes, Originally published as a Letter to the Editor in the Daily Camera](#)

This letter is intended to help anyone who was directly impacted by the Marshall Fire disaster. If this is not pertinent to you, please pass it on to someone who might benefit. Speaking as a member of another recent Fire Family, I understand the pain of losing a home while also appreciating that we survived. In October of 2020, our family-built, Granby home was destroyed in the East Troublesome Fire.

We are still in a long recovery process. Our replacement home will be finished in 2023. However, I know that we are making progress, because now I cry less than once a month. On our road to recovery, we have learned more than we ever wanted to know about insurance claims. That process is very painful because few of us have any such experience. Each of us is learning as we go along while under emotional and financial duress about making decisions on big dollar issues.

Based on our experiences (and those of our neighbors), I highly recommend enlisting the aid of United Policy Holders. UP is a free, non-partisan, non-profit organization whose purpose is to help people recover from fires and other disasters. We have benefitted immensely from their recommendations, literature, and webinars. When our claim is finished, I expect that we will recover an additional \$50,000 of insurance proceeds because of UP advice.

Go to: <https://uphelp.org/disaster-recovery-help/marshallfire>

Their website has so much information that is a bit overwhelming. Most of it will be useful later, but for now, keep things simple. Click on the link for FIRST STEPS AFTER A WILDFIRE. You will see a short video with information to get started. That's all you need for now. If you like what you see, you can return later for more information.

Best wishes in your recovery process.



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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.

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