

Insurance questions following Colorado's devastating wildfires? There's a nonprofit that can help

Sky-Hi News

The nonprofit group United Policyholders is helping fire-affected residents in Grand, Boulder and Larimer counties navigate insurance claims to ensure they get the most out of their policies.

"We will walk them through their policy and teach them how to work with their insurance company to the best end," said Kerri Waite, Colorado coordinator for [United Policyholders](https://uphelp.org), about a series of their upcoming free events and outreach efforts.

Waite came to know United Policyholders when her home was damaged in the Waldo Canyon Fire in Colorado Springs in 2012, and she needed help getting the most out of her insurance policy.

"I found (United Policyholders), and it was like manna from heaven," Waite recalled. "It scratched an itch because nobody else was offering this information."

She's been working with the group in one form or another since then, and they recently received funding specifically earmarked for fire-affected residents in Grand, Larimer and Boulder counties after Colorado's devastating wildfire season in 2020.

According to Waite, Grand County residents need to understand that insurance money is the No. 1 source for recovery and resiliency following a disaster.

Even in the case of declared disasters, she said that money from the Federal Emergency Management Agency only kicks in in specific circumstances, and the maximum amount someone can receive is rather limited.

Charitable donations are absolutely essential, Waite continued, but they mostly go toward covering immediate needs and filling gaps, not major rebuilding efforts.

Even with a background and degree in business, Waite recalled she had trouble navigating her insurance claim in 2012, and she doesn't want others to get lost in the often complicated, hard to understand language included in insurance policies.

The first of a series of Roadmap to Recovery webinars will be at 5:30 p.m. today (Jan. 13). The focus of the webinar will be how to understand your home insurance policy, including how to read a policy, calculate max limits available, arrange temporary housing and secure debris removal.

There is another webinar set for 11 a.m. Jan. 16. and a forum where survivors will share their experiences recovering from wildfires starting at 8 p.m. Jan. 19. A post workshop Q&A will be at 5:30 p.m. Jan. 20 to answer individual questions.

For more info or to register for the upcoming free events, go to our [Colorado Roadmap to Recovery Q&A Form](#) or view our [Roadmap to Recovery](#) page.