

[Non-profit offers insurance advice to fire victims](#)

ABC 7 on Your Side

Those who have been left homeless by the Valley Fire will now start the arduous task of getting their homes and lives rebuilt.

If your house burns down you can count on at least a year before you are back in your place and for many victims it's at least two years.

Those who have been forced from their homes have a long road ahead of them.

Those with homeowners or renters insurance are in as good a shape as can be expected because so many have been left homeless.

Michael Finney asked an insurance company spokesperson if there's strength in numbers. "There is absolutely strength in numbers. As a matter of fact the larger the disaster the stronger the recovery because there will be more resources flowing in. There will be more coordinated federal, state, local government response and there will be more charitable dollars flowing in, which you need," United Policyholders spokesperson Amy Bach said.

The organization advocates for insurance consumers and at times like these she is handing out a lot of advice. "You shouldn't be paranoid, but you should be realistic," Bach said.

Most people understand that commercials with animated animals and friendly agents are all well and good, but know that you are now past that stage of the game and are now working towards a mutually beneficial conclusion to this disaster. "An insurance claim is a business negotiation and you need to be prepared as the property owner, the policy holder, to assert yourself politely, but be a squeaky wheel and not just think, 'well I can just be passive and my insurance company will do everything right,' that doesn't really happen in real life," Bach said.

United Policyholders is on your side and has a lot of resources.

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