

[On the Road\(map\) to Preparedness](#)

Every day consumers from around the country contact United Policyholders for help solving an insurance-related problem. UP staff and volunteers include professional experts as well as people who've personally experienced the loss of a home or a disabling illness or injury. Our **Roadmap to Recovery™** program offers solutions to many of the problems that get reported to us.

Some insurance problems are easier to avoid than to solve, so over time we developed a **Roadmap to Preparedness** program as a pro-active way of helping people. The program uses information and ideas we've picked up during our 18 years of experience working with disaster survivors. Our preparedness program resources are based on hindsight and lessons learned by people and public safety professionals, and all we've learned over time...How screens can keep wildfire embers from coming into a home...How plywood sheer panels and gas shut-off valves can minimize quake damage...and how much better people listen to preparedness messages when the messenger is telling their personal story. People who have not had a loss have much to learn from people who have.

Educating people on the importance of buying enough and the right kind of insurance to avoid being [underinsured](#) is a top priority of our Roadmap to Preparedness program. Insurers' home replacement cost formulas are often wrong, and sales reps promise more than they deliver, so many policyholders find themselves [underinsured](#) in their time of need. Helping people solve this problem after the fact is difficult. Promises made long ago can be hard to prove. The laws in most states protect insurers and don't reflect reality. In reality, insurance sales reps don't ask property owners to calculate their own policy limits, and if they did - they'd lose the buyer's confidence and many a sale. But Judges continue to shield insurers from responsibility for misleading their customers on the extent of their protection, so the problem continues.

Changing laws takes time, so while we work toward that goal, we are tackling the underinsurance problem proactively on the front end through our Roadmap to Preparedness program. Our preparedness work is strengthening our recovery work and helping solve some of the more stubborn chronic post-disaster insurance problems.

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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Fire Safe Council Outreach

California has over 150 Fire Safe Councils that work to minimize the potential of wildfire damage to communities. UP has coordinated with several of them. UP staffer **Karen Reimus** sits on the **Scripps Ranch Fire Safe Council** where she helped coordinate a brush clearing goat project. Last year UP coordinated with Fire Safe Councils in San Bernardino County to distribute our home inventory flash drives.

In September, **Amy Bach** was the featured speaker at a **Santa Barbara County Fire Safe Council** meeting where she presented “Insurance Assurance – Does your Safety Net Have Holes?” and answered questions from firefighters, emergency personnel, and community association representatives. In advance of the meeting Bach coordinated with the Council Chair, State Farm Agent **Paul Cashman**.

Bach introduced Cashman to the **Castle Inspection Service** that will appraise the replacement cost of a home for purposes of setting adequate policy limits. Longtime UP volunteer/East Bay Independent Insurance Agent **David Shaffer** has recommended the service to clients who want an independent opinion on the adequacy of their dwelling limits. A Castle inspection costs @ \$275 and includes a detailed report.

Preparedness Outreach in the Bay Area

UP staffer **Emily Cabral** was a presenter at the August meeting of the **Bay Quake Alliance** in Tiburon, CA. Last April, Bach was the featured speaker at the April meeting of the **Business Recovery Managers Association (BRMA)**, the largest business recovery association in Northern California. Stay tuned for an upcoming Tip of the Month that will feature information about a special discount on preparedness supplies for UP supporters.