Q & A about fire insurance

http://www.ocregister.com/news/insurance-189920-people-disaster.html

Group that learned from the ’91 Oakland blaze provides step-by-step help for rebuilding your life.
Even though Southern Californians have endured countless disasters, they rarely are prepared when one hits them. Amy Bach, a San Francisco attorney, has spent her career helping people recover from disasters.
She serves as executive director of United Policyholders, a non-profit, tax-exempt organization created in 1991 that got a literal baptism by fire after the Oakland Hills/Berkeley inferno that year. The group helped more than 1,000 fire victims understand their policies and receive prompt, fair insurance claim settlements. They have since helped victims of other disasters, including the 1993 Laguna Beach fire, Hurricane Katrina and the 2003 Southern California firestorms.
Bach and co-author, Carol Ingalls Custodio, wrote “The Disaster Recovery Handbook & Household Inventory Guide,” a step-by-step manual specifically designed to help disaster victims start putting their lives back in order. Here is Bach’s advice:
Q. What is the first thing disaster victims should do?

A. Understand you are literally in shock, just like the shock you would get in a car accident. It’s like a death in the family, very, very intense. I really do advise people to get a copy of “The Disaster Recovery Handbook.” Many chapters were written by people who have been through disasters themselves. There are chapters on the emotional recovery, insurances, taxes. The introduction was written by a woman who lost her home in the Scripps Ranch fire in 2003. It includes little things like letting your post office know your change of address, letting your public utilities know.
Q. Public adjusters, who promise to help victims maximize

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their insurance claims, often are the first people on the scene. What should people know about public adjusters?

A. Just like any profession, there are good ones and bad ones. They can be extremely valuable if you have a good one. But you've got to realize they are business people and if they take on too many clients, they can slow you down. One of the most important things is to be extremely careful and check their references. Speak to at least two previous clients who went through the process.

Q. Insurance companies often show up quickly offering payment. What should I do?

A. In general, people should be very cautious about signing anything right after they've been through this kind of shock. You literally need to let the smoke clear. If your insurance company comes out and offers you a check to get by, OK, but don't feel pressured and don't sign anything under pressure.

Q. How long should people expect it to take to rebuild and get their lives back together?

A. Remember, this is a marathon, not a sprint. Don't expect everything to be OK tomorrow or the next day. It's long and hard and enormously emotional. Pace yourself.

Q. If you had one piece of advice for disaster victims, what would it be?

A. You have to understand that insurance is my specialty as an attorney). You must recognize that an insurance adjuster may be very friendly, but they are not your friend. An insurance claim is a business negotiation. You have to be assertive, we call it polite assertiveness. Think positive. Give your insurance company a chance to deliver on their promises but remember, their business is to maximize profits.

"The Disaster Recovery Handbook" costs $14.95 plus shipping and may be ordered by calling 888-894-8621.

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United Policyholders has additional information on how to find a public adjuster or attorney, information on insurance and how to prepare for a disaster. CLICK HERE for that information.

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