

# Roadmap to Recovery Workshop - Kamiah, Idaho

UP is partnering with WUNCCIL (long term recovery group) to host a Roadmap to Recovery workshop for wildfire survivors in Kamiah, Idaho on June 28th at 6pm at the Kamiah Fire Station on Main St.

# This workshop will cover:

- Navigating your insurance claim
- Extending deadlines
- Recovering "held-back" depreciation and full value on your property
- Overcoming challenges around the one year anniversary

**Who should attend?** Property owners whose homes were damaged or destroyed. Free copies of the *Disaster Recovery Handbook and Household Inventory Guide* will be available. Click here for more information. Questions about this workshop? Call (800) 286-5631 or email emily@uphelp.org

### Additional resources for wildfire survivors:

### **Getting Started**

Roadmap to Recovery - Insurance First Steps

Top 10 Insurance Claim Tips

Survivors Speak: Additional Living Expense (ALE)/Loss of Use

Sample Letter Requesting Complete Copy of Homeowners Policy

Speak UP: How to communicate with your insurance company

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 <a href="https://www.uphelp.org">www.uphelp.org</a>. 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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## **General Claim Tips**

### **Contents / Personal Property**

Samples of Damage and Proof of Loss Documentation
Survivors Speak: Strategies for preparing your home inventory
10 tips for settling the contents portion of your claim
Sample Letter Asking for a Personal Property Claim Settlement
Sample Letter Asking for a Waiver of the Contents Itemization Requirement
Depreciation Basics

# Rebuilding

Samples of Damage and Proof of Loss Documentation
What's UP with Overhead and Profit?

Debris Removal After a Partial or Total Loss
The Scoop on "Scope" (of loss)
Questions to ask a repair/rebuilding contractor
Guidelines For Reviewing Adjusters' And Contractors' Estimates

### **Overcoming Obstacles**

Sample Letter for Requesting Copies of Claim-Related Documents

Updating your home insurance after a loss

Organizing Carrier-Specific Disaster Survivor Groups

Tax Tips for Disaster Survivors

Requesting Extensions of Policy Deadlines – Tips and Sample Letter

Reimbursement for Claim Preparation Expenses

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