

## What's UP? Fall 2018

### **BACH TALK**

*A message from Co-Founder and Executive Director, Amy Bach*

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*State regulators appreciate hearing consumers' perspectives via UP*

**Scaling UP:** Extreme weather, wildfires and torrential rains are impacting a growing number of homes and businesses across our country. Collecting insurance funds for repairs and rebuilding can be very challenging.

Demand for our services is growing, as is our national reputation as a trustworthy source of insurance and loss recovery expertise for consumers.

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Our deepest thanks to the volunteers who travel with us to disaster areas, help us answer consumer questions, write legal briefs pro bono and keep us up to date on the insurance and claims landscape. And to our staff – you make me proud every day.

Please [support](#) UP, like our [Facebook](#) page, remember our URL and share it with friends, family and co-workers: [UPHELP.ORG](http://UPHELP.ORG)

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## ROADMAP TO RECOVERY™ PROGRAM

*Post-disaster tools and guidance focused on restoring financial health*

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Our work in the lava-devastated Puna Community is a good example of what we accomplish by working with local partners, FEMA, other NGOs and business community volunteers.

It's been "all hands on deck" for our guidance and support services since hurricanes slammed Texas,

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Puerto Rico, Florida and the Virgin Islands last fall, followed by record-breaking wildfires and mudslides in California, We've had no break in 2018 between volcanic eruptions in Hawai'i, more wildfires in the Northwest, and hurricanes in the [Carolinas](#).

We're proud to say that Team UP is improving insurance claim outcomes in all the impacted regions through our unique Roadmap to Recovery services. Through clinics and workshops, trainings for local lawyers, case managers and volunteers, data-gathering [surveys](#), [online libraries](#), our [Find Help Directory](#) and [networking](#) - we're helping an unprecedented number of people collect insurance funds in full and on time.

By helping disaster-impacted communities navigate unfamiliar and challenging financial decisions and collect insurance money to rebuild homes and lives, UP is making a BIG positive impact.

"I have found the assistance provided by United Policyholders to be of tremendous value. UP has been a lifeline during this time of enormous stress" - F.C., Puna, HI.

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## **Wildfire Recoveries in Sonoma, Lake, Napa, Shasta CA**

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Disaster-impacted households come to our workshops to get the straight scoop and expert guidance that we deliver.

In partnership with [Sonoma](#) and [Napa](#) counties, scores of volunteers and officials from every level of

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government, UP has been guiding, organizing and supporting individual and community wildfire recovery in Sonoma and Napa counties since the 2017 fires.

This month we hosted our 16th public workshop in the region featuring expert speakers, handouts and Q&A. Our curriculum provides guidance on the full range of insurance and related issues people need help with after their property has been damaged or destroyed in a large-scale disaster.

We recently added [Shasta and Lake County](#) to our Roadmap to Recovery service areas. After guiding survivors at local assistance centers, we are hosting workshops and disseminating tips and tools to impacted-households.

We help people understand the insurance claim “game”, know and assert their rights, access reliable information and find qualified professional help.

People who can’t attend our workshops can access our Ask an Expert forum, online Claim Help Library, 1-on-1 Clinics and watch past workshops free of charge at [www.uphelp.org/northbayfires](http://www.uphelp.org/northbayfires).

Appreciation to the **Tipping Point Emergency Relief Fund, Sonoma County Resilience Fund (of the Sonoma Community Foundation), and Napa Valley Community Disaster Relief Fund** for supporting our Roadmap to Recovery work in the North Bay, CA.

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## Kilauea Volcanic Eruption, HI

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UP has been [guiding Hawai'i residents](#) on insurance matters since the Kilauea volcano erupted and released burning lava that destroyed homes and neighborhoods in the Puna region of the Big Island. We've hosted three live-streamed public workshops and conducted trainings for volunteer and Legal Aid attorneys to date.

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Most of the impacted households are insured by Lloyd's of London under a range of policy forms with varying coverage and exclusion wording. Lloyds uses a "Third Party Administrator" to adjust claims (not their own employees). Some households have been paid 66% of their dwelling limits without an explanation of why, but it's a good start. Many homes that were destroyed were custom, not tract homes, and as usual, many are underinsured.

We stress reading and re-reading insurance policy wording to find coverage, and documenting/proving losses through independent estimates from qualified professionals as the best ways to reach fair and prompt claim settlements.

Special thanks to **Robert and Lisa Joslin**, the **Hawaii Island Volcano Recovery Fund** and Puna volunteers for supporting our work in the area.

"Thank you from the bottom of my heart for all that you have done. You have offered us so much support in so many ways. My family and I are deeply grateful to United Policyholders."-  
Rumkah Singh, Santa Rosa Wildfire Survivor

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## **Thomas Wildfire and Debris Flow (Ventura/Montecito, CA)**

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UP educating post-wildfire mud/debris flow impacted homeowners in the Ventura/Montecito area at the invitation of the Montecito Center for Preparedness, Recovery and Rebuilding.

First came the wildfire – then came [debris flow](#). Through Roadmap to Recovery workshops, clinics and partnerships, UP is helping impacted households in Santa Barbara and Ventura Counties. The good news is most insurance companies are covering damage “proximately caused” (triggered) by the fire, despite early fears that they would reject claims based on fine-print earth movement and flood exclusions.

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Thank you **Center for Disaster Philanthropy** for supporting this work.

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## San Diego, CA Wildfires



Val Brown leading a Lilac wildfire R2R workshop in Fallbrook, CA

Led by UP staffer Valerie Brown, with help from the Community Recovery Team, our CDI and FEMA partners and volunteers Ken Klein and Joanne Kling, we are serving people impacted by the December 2017 [Lilac Fire in San Diego County](#).

We are hosting workshops in Fallbrook, CA, bringing in guest speakers and connecting survivors with specific help. Many are mobile/manufactured home owners. To better serve this group, we enhanced our

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guidance on Manufactured / Mobile Home insurance recovery. Challenges with underinsurance, mortgage rules and senior citizen tech access/communications remain front and center for Lilac fire survivors.

Thank you **San Diego Regional Disaster Fund** for supporting this work.

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## Resources for Humans: Going above and beyond

What do **Chevron, Kaiser Permanente and Medtronic** all have in common? They all had a significant number of employees lose homes in recent disasters, and their Human Resources departments all reached out to United Policyholders to support those employees in the recovery process.

Similar to the help we gave to displaced refinery workers in Mississippi after Hurricane Katrina, UP is providing “lunch and learn” and problem-solving sessions for Hurricane Harvey-impacted Chevron employees in Houston, TX, and wildfire-impacted Kaiser and Medtronic employees in Santa Rosa, CA.

All three employers are also facilitating counseling and financial help resources for their impacted team members.

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## ADVOCACY AND ACTION

### Advancing insurance consumer protections and rights

On many fronts and throughout each year, UP helps keep insurance worth buying. We do this through the comments we make in the media and by filing legal briefs, supporting and opposing legislation, and speaking for consumers where decisions are being made that impact their interests. Here are just a few ways we’re putting advocacy into action for insurance policyholders:

[Explaining consumers’ real life buying and claim problems and suggesting innovative solutions](#) to state insurance regulators through our participation in the work of the **National Association of Insurance Commissioners** and presentations at their tri-annual meetings.

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[Advocating for coverage for cyber crime losses](#) – We’re all vulnerable to hackers and need dependable insurance protection for cyber crime losses. **Josh Gold** with the Anderson Kill law firm, long time supporters of the UP Amicus Project, helped score a coverage win for insureds victimized by cyber crime in *Medidata v. Federal Ins. Co.*

[Preserving laws](#) that require insurers to handle claims diligently and fairly so policyholders don’t suffer needless financial harm. **Molly Chafe Brockmeyer** with the Boyle & Gentile firm drafted UP’s brief pro bono in this recent case.

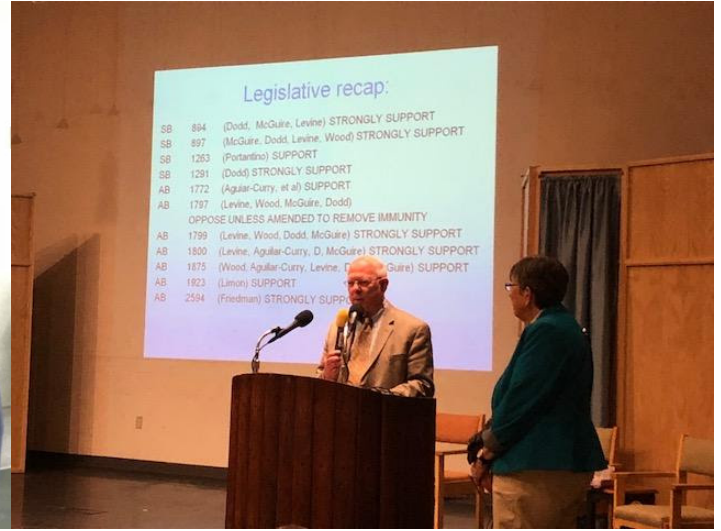
Helping enact [legislative reforms that will improve the insurance payout process after future disasters](#) – UP was in Sacramento many times during the recent CA legislative session educating lawmakers and staffers and meeting with stakeholders to find common ground. Several good reforms were signed into law, and UP will be working to export them to other states.

[Exposing and resisting](#) efforts by industry lobbyists to influence judges to rule in their favor and against policyholders in liability insurance disputes. UP had many volunteer advisors and allies on this project including **John Buchanan** (Covington Burling), **Tim Law** and **Ann Kramer** (Reed Smith), **David Mulliken** (Latham & Watkins) and **Lorie Masters** (Hunton).

[Calling on insurance companies](#) to extend deadlines and ease paperwork burdens on their customers who’ve suffered catastrophic losses.



U.S. Virgin Islands Lt. Gov. Osbert E. Potter, Amy Bach and Puerto Rico Insurance Commissioner Javier Rivera Ríos and his counsel brainstorming insurance help for hurricane victims at an NAIC meeting.



Pat Sabo (CA State Senator Dodd's office) and attorney Lee Harris explaining insurance reform legislation at a UP Roadmap to Recovery workshop.

## ROADMAP TO PREPAREDNESS PROGRAM

Tips and tools for insuring assets and being disaster ready

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UP participates in events throughout the year where we help people inventory and protect their assets and be disaster resilient

### **Do we have your attention?**

There's nothing like nearby disasters to remind us that it's worth paying attention to insurance coverage, limits and record-keeping.

Our tips on avoiding being underinsured and being resilient are being featured in [TV, radio and print media coverage](#) throughout the U.S.

Now is the time to do an [Insurance Check UP](#) and take action so you won't need our help in the future! Inadequate coverage (underinsurance) continues to be a major challenge for disaster-impacted households and a primary focus for our work.

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Placer and Mariposa County officials John McEldowney and Rosemarie Smallcombe with Amy Bach at a meeting in CA Governor Brown's office.

### **Need help finding insurance for your home?... Try the Match UP Insurance Finder!**

A growing number of homeowners in rural and suburban areas are turning to UP for help after getting non-renewed (dropped) by their insurance companies. Availability and affordability in these areas is shrinking due to insurers' use of "risk scores" and worries about climate change.

To help these homeowners, UP has teamed up with public officials and a partner, Yapacopia, to offer the Match-UP Insurance Finder at: [www.uphelp.org/insurance-finder](http://www.uphelp.org/insurance-finder)

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## UP NEWS

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Our Staff, Board of Directors, Partners and Volunteers



Our Disaster Survivor volunteers bring a special brand of expertise, compassion and dedication that make UP uniquely valuable to the people we help.



Consumer Reporters like ABC 7 on Your Side's Michael Finney (TeeUP 2016 honoree) are important partners that help us reach those in need of our guidance.



UP staffer Andrew Cattell with former Vice President Al Gore at a Climate Change event in the Bay Area. The consumers we serve are being impacted by reduced affordability and availability of home coverage due to Insurance company actions in response to climate change.



UP volunteer, California Western Law Prof. and '03 Cedar fire survivor Ken Klein is helping with our Roadmap to Recovery workshops in San Diego and Redding, CA.



Amy Bach with UP Board Member Jim Beneke, a Texas-public insurance adjuster who promotes ethics and professionalism in his industry and is a dedicated policyholder advocate.



New UP staffer Sandy Watts (pictured here at a wildfire recovery assistance center with CA Insurance Commissioner Dave Jones). Sandy brings two decades of coverage, claim and problem solving expertise and a great smile to UP's Roadmap to Recovery program. Since joining our team, she's trained volunteer lawyers and led two live streamed workshops for volcano displaced Big Island residents in Hawai'i.

**Your support provides free access to experts, tools, and resources to disaster survivors nationwide so they can get home sooner.**

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[DONATE TODAY](#)

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