



United Policyholders is a non-profit organization that is a voice and an information resource for insurance consumers in all 50 states. We have helped guide disaster survivors on the road to recovery for over twenty years, including Colorado residents impacted by wildfires in 2010 and 2012.

**Here is a checklist to help keep you on track during this stressful time:**

- ✓ Take care of your family's needs first.
- ✓ Housing is a priority – talk to your insurance company about the housing expense allowance.
- ✓ Keep a diary of who you talked to, the number you called, date and time, what was said. Keep all of your paperwork organized and together.
- ✓ Take photos of your property before any cleanup or debris removal.
- ✓ Get a complete and current copy of your insurance policy.
- ✓ Ask for a cash advance for Additional Living Expenses (ALE).
- ✓ Do not rush into signing contracts and avoid making major financial decisions in the first few weeks.
- ✓ Check references carefully before hiring any vendor or professional.
- ✓ Use the free help resources that are available at [www.uphelp.org/blackforestfire](http://www.uphelp.org/blackforestfire)

**Top Insurance Tips:**

- Be *pro-active* in the claim process and keep good notes.
- Don't pad or exaggerate your claim.
- Give your insurance company a chance to do the right thing, but don't mistake a friendly representative for a friend.
- Document and support your claim with proof, details and estimates.
- Present clear requests *in writing* that explain *what* you need, *when* you need it, and *why* you're entitled to it.
- Think of your insurance claim as a business negotiation—you're dealing with a for-profit company.
- Try to resolve problems informally but complain in writing, go up the chain of command and/or use government agency help when necessary.
- Get specialized professional help when you need it.