



## Superstorm Sandy Insurance Help

Tips and info from United Policyholders, a national non-profit that has been helping guide disaster survivors on the road to recovery since 1991:

- **Take lots of photos, and if your home is still standing, try to get it dried out ASAP and locate a complete, current copy of your insurance policy.**
- **If you did not have flood insurance, but wind-driven rain got into your house through the roof or windows, you may have coverage under your home policy**
- **If the insurance adjuster says the damage isn't covered, get an independent opinion before giving up on getting some or all of your claim paid**
- **Focus on inventorying and documenting the damage and costs to repair.**
- **Keep a diary of conversations with insurance, repair, government and other professionals. The person on your claim today may be gone in a week or two.**
- **Give your insurance company a chance to do the right thing, but know that flood and water damage claims are tricky. UP has your back and we're rooting for you.**

Visit the free help library at [www.uphelp.org](http://www.uphelp.org). If your home has been damaged or destroyed and you want the free tools below, e-mail a current mailing address to [info@uphelp.org](mailto:info@uphelp.org)

### Roadmap to Recovery™ Tools

- ***The Disaster Recovery Handbook/Household Inventory Guide:*** This book is written in plain language by disaster survivors for disaster survivors with tips and expert advice from legal, insurance and personal finance professionals.
- ***The Roadmap to Recovery Organizer Kit:*** includes the essential tools for staying organized and recovering financially from serious property damage or loss. Each kit contains a diary/notebook, essential tips and guidance, business card holders, and a pouch for receipts.
- ***Home Inventory Flashdrive:*** Most disaster survivors must prepare an itemized and detailed inventory list of every single item they lost in order to recover insurance monies and/or claim tax losses. Creating this inventory is one of the most challenging and time-consuming tasks survivors must complete on the road to recovery. Our home inventory flash drive is pre-loaded with helpful content and is easy to use.

## Roadmap to Recovery™ Services

- **The “Ask and Expert” Forum:** An easy and safe way to ask direct questions to attorneys, claims professionals and previous disaster survivors who serve as UP volunteers and get the answers you need. To use the forum, please visit [www.uphelp.org/Ask-an-Expert](http://www.uphelp.org/Ask-an-Expert)
- **Online Self-Help Library at [www.uphelp.org/library/statebystate](http://www.uphelp.org/library/statebystate)**
  - General Claim Tips, Dwelling Claim Tips, Contents Claim Tips
  - Sample letters/ Sample forms to help document your loss and get paid in full and on time
  - FAQ's About Property Damage Insurance Claims
  - Homeowners Insurance Claim Rights
  - Guides for overcoming obstacles
  - Links to Government and Professional help
- **Confidential emotional support**, insurance and rebuilding tips from previous catastrophic loss victims/survivors through the United Policyholders Disaster Survivor Support Network. For more information and/or to receive a list of and contact info for available mentors, please contact UP at [info@uphelp.org](mailto:info@uphelp.org).
- **Roadmap to Recovery™ educational workshop series.** Each program features expert speakers and/or previous disaster survivors guiding survivors through the post-disaster recovery process. The topics follow the general Roadmap to Recovery curriculum but are adapted to address local conditions and issues. [Subject to funding and community support].

## About United Policyholders

United Policyholders is a national 501(c) (3) non-profit that is a voice and an information resource for insurance consumer in all 50 states. Our headquarters are located at 381 Bush Street, 8th Floor, San Francisco, CA. 94104, (800) 286-5631. The organization is funded by foundation grants and donations. UP accepts no funding from insurance companies. UP partners with other non-profits, public officials and agencies and is a member of Voluntary Organizations Assisting in Disaster (VOAD) and the Coordinated Assistance Network (CAN). Visit [www.uphelp.org](http://www.uphelp.org) for more information. Due to the volume of inquiries we receive each day, we encourage email contact wherever possible to [info@uphelp.org](mailto:info@uphelp.org). Our work is divided into 3 program areas: Roadmap to Recovery™, Roadmap to Preparedness, and Advocacy and Action. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors or professionals identified at our website.

**United Policyholders does not share or sell our mailing lists.  
We respect and protect consumer privacy.**

Visit United Policyholders online at [www.uphelp.org](http://www.uphelp.org)



# Recovery Tool Request Form

Name \_\_\_\_\_

Daytime Phone \_\_\_\_\_ Evening Phone \_\_\_\_\_ E-mail \_\_\_\_\_

Address of damaged or destroyed home \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Current/temporary mailing address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Date of loss/disaster \_\_\_\_\_

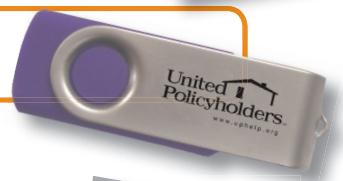
Type of damage:

Fire/Smoke  Water  Hurricane  Hail/Sleet/Ice  Earthquake  Theft  Vandalism



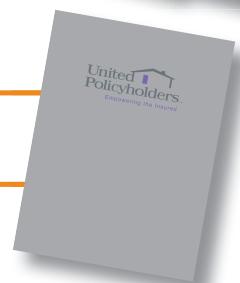
## Roadmap to Recovery Organizer Kit

Includes a Messenger Bag containing an 8x11 insurance recovery diary, dividers and a place to store receipts.



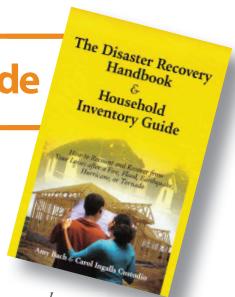
## Roadmap to Recovery Home Inventory Flashdrive

Includes the UP Home Inventory spreadsheet, Depreciation Guide and Contents tips from the UP Claim Help library.



## Claim Tips, Sample Letters & Forms

Specific information relevant to the type of damage described above.



## The Disaster Recovery Handbook and Household Inventory Guide

Written by claim and recovery professionals and people who rebuilt after losing homes in natural disasters, this "little yellow" book has guided thousands since its original publication in 2006.

*Note: United Policyholders strives to raise funds on an ongoing basis to keep a ready supply of R2R Tools available at all times, but we cannot guarantee availability of all items. We will do our best to fill your request.*

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