



2020 Wildfires Webinar

Deadline and Decisions at the One Year Anniversary

Roadmap to RecoveryTM Workshop

Zoom Q & A Webinar

July 21, 2021

About United Policyholders (UP)

- Reputable, established 501(c)3 not-for-profit charitable organization, Platinum Guide Star rating
- A trusted information resource and respected voice for insurance consumers in all 50 states
- 30 year track record and expertise in disaster recovery
- Not for profit...not for sale
- Funded by donations and grants

Team UP

- Professional staff
- Government and nonprofit partners
- Volunteers
 - Survivor to Survivor - previous catastrophic loss survivors paying it forward
 - Consumer oriented professionals
 - Damage and repair/rebuild cost estimators
 - Lawyers
 - Public Adjusters
 - Tax and Financial Planning experts
 - Construction and Real Estate professionals

Our Three Programs

- **Roadmap to Recovery™**
 - Guidance on insurance, restoring assets and getting back home after a catastrophic loss
- **Roadmap to Preparedness**
 - Helping households and communities reduce risk and be resilient to disasters and adversity
- **Advocacy and Action**
 - Enforcing insurance consumer rights and protections

The Fine Print

- This workshop is intended to be general guidance only, not legal advice
- If you have a specific legal question, we recommend you consult an experienced attorney
- We do not endorse or warrant any of the sponsors or the speakers at our workshops
- We are not creating a professional/client relationship with any individual

Amy Bach



- **A professional insurance consumer advocate since 1984**
- **Published author, experienced trial and regulatory attorney**
- **Co-founder, UP**
- **Official consumer representative:**
 - **National Association of Insurance Commissioners**
 - **Federal Advisory Committee on Insurance (US Treasury)**
 - **American Bar Association Standing Committee on Disaster Response**

Nelson A. Waneka

- Colorado attorney specializing in insurance recovery
- Extensive experience litigating delayed and denied insurance
- Instrumental in shaping Colorado insurance law through appeals in both state and federal courts
- Levin Sitcoff, PC
- naw@levinsitcoff.com
- 303.575.9390



Angela Cirignano

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Consumer Services, DORA,
Colorado Division of Insurance
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- www.Colorado.gov/dora



We recommend...

- Recognize that disaster anniversaries tend to bring up emotions and renewed anxiety – this is normal
- Request a complete claim summary of all amounts paid to date
<https://uphelp.org/claim-guidance-publications/sample-letter-requesting-claim-payment-history/>
- Correct any errors in payments or allocations (to Coverage A, B, C, etc.)
- Organize and turn in receipts for reimbursement of ALE benefits to keep the dollars flowing
<https://uphelp.org/claim-guidance-publications/sample-letter-requesting-information-about-insurance-benefits-for-temporary-living-expenses-ale-or-loss-of-use/>
- Communicate with your insurer in writing and get confirmation that there are no policy deadlines you need comply with at the one year anniversary.
<http://www.uphelp.org/library/resource/speak-how-communicate-your-insurance-company>

To do before...

(Anniversary Date of Loss)

- Where needed, seek deadline extensions by customizing and sending one or more of our sample letters
- Document delays caused by insurer, or other causes that are out of your control (Covid, labor/material shortages, weather, illness)
- Most insurers will grant deadline extensions for good cause (If your insurer says no, contact the Colorado Department of Insurance)
- If you are substantially underinsured, review our guidance and consult with an experienced policyholder attorney.

Generally, policy deadlines...

- Vary by company, policy form, and endorsements
- Some are extended by operation of law, such as minimum timeframes imposed by Statutes
- Some extensions may be encouraged by “Bulletins” issued from the Division of Insurance, but are not mandatory
- All ***can*** be extended by insurer, voluntarily
- Some will not be extended
- Clarify with your company and adjuster ASAP
- You must get extensions in writing in order to rely on them



COLORADO

Department of
Regulatory Agencies

Division of Insurance

Dora Division of Insurance - Bulletins

- Equitable Payment of Claims Resulting from Natural Disasters –B 5.28
- Homeowners' Right to Obtain Additional or Enhanced Coverages – B5.35
- Notice of the Provisions Pertaining to the Payment of Claims for the Repair of Damaged Property –B5.04
- Actions to Protect Consumers with Property and Casualty Insurance Policies During the COVID-19 Public Health Emergency in Colorado –B5.38
- More Info at: www.doi.colorado.gov

Note: This is a partial list of relevant Colorado DOI bulletins....



COLORADO

Department of
Regulatory Agencies

Division of Insurance

Homeowners Insurance Reform Act of 2013 (HB 13-1225) Requires Insurers to

- Offer Extended Replacement Cost of at least 20% of dwelling coverage
- Offer Law and Ordinance Coverage of at least 10% of dwelling coverage
- Offer to sell you at least 24 months of ALE vs standard 12 month limit
- Consider a RCV estimate from a licensed contractor or architect, subject to UW approval
- Provide a copy of policy within 3 days of request, 30 days for a certified copy
- Issue 30% of contents without an inventory if dwelling is a total loss
- Allow 365 days after ALE expires to replace contents and receive withheld depreciation
- Prohibits limits to the Colorado Statute of Limitations for Breach of Contract

Note: This is a partial list of relevant bulletins

Colorado Policy/Legal Deadlines

- Most policies give only 1 year to provide your “Proof or Statement of Loss” and “Contents Inventory”
- ALE (you have 12 months minimum, or possibly 24 months based upon your specific policy language in CO) but you must be reasonably diligent in trying to repair/replace your dwelling and demonstrate efforts with documentation
- Collecting RCV (you have 365 days following the end of your ALE period to recover depreciation)
- Filing a lawsuit alleging “bad faith” – 24 mth limitation
- Filing a lawsuit alleging “breach of contract” – 36 mth

Colorado Revised Statutes § 10-4-110.8

(11) (c) (I) and (II): Contents claims deadlines

- 365 days after total loss claim to submit inventory
- 365 days from expiration of ALE coverage to replace property and receive recoverable depreciation

In accordance with C.R.S. 10-4-110.8 (11) (c) (I) and (II), an insurer shall:

- Allow the policyholder 365 days after a total loss claim to submit an inventory of lost or damaged property; and,
- Allow the policyholder 365 days from the expiration of the Additional Living Expense coverage to replace property and receive recoverable depreciation.

Questions?

- Do I have to actually incur and pay for code upgrades BEFORE my insurer will cover?
- What are the standards for “Bad Faith”? My insurer has literally left a voicemail saying it will take 45 days to return calls?
- Do I have to fill in “condition” on every item on my contents inventory? (State Farm, e.g.)
- Are there legal limits on how long my insurer can delay a payment?

Overview of buying a “Replacement Home”

- No specific law on this in CO, common sense and negotiations are required
- Use best efforts to calculate your max available dwelling and other structures limits and reach an agreement with your insurance company on the dollar amount it would theoretically cost if you did rebuild the exact same home that was destroyed up to current building codes. Limits should include code upgrades and all extended coverages in your policy.
- Look for a home in that price range, provide the adjuster with documentation and seek a settlement

Potential challenges/arguments:

- Adjuster not authorized to negotiate this accommodation
 - Common sense, insurer will save \$ on ALE
- Adjuster may argue unjust enrichment (two lots) and try and deduct land value from purchase price/settlement
 - Logic, purchased home including land is same value of original home excluding land, so its less valuable and there's no unjust enrichment
 - No land value deduction is authorized in the policy

Deadlines that may matter...

- Submitting your **proof of your loss**: What deadlines does your policy contain?
 - If one year, document your efforts and seek an extension agreement in writing
 - If you were paid a % of your contents benefits w/out an inventory but are considering itemizing to collect 100% (CO law provides for a 30% advance for primary residence total losses)
- Lawsuit limitation for suing an agent for underinsuring your home

Proof of Loss

- Your proof of loss provision lives in the conditions sections of your insurance policy.
- It tells you how long you have to report your loss to your insurer. Normally within 60 days.

Requirements in case loss occurs

The insured shall give written notice to this company of any loss without unnecessary delay, protect the property from further damage, forthwith separate the damaged and undamaged personal property, put it in the best possible order, furnish a complete inventory of the destroyed, damaged and undamaged property, showing in detail quantities, costs, actual cash value and amount of loss claimed; and within 60 days after the loss, unless the time is extended in writing by this company, the insured shall render to this company a proof of loss, signed and sworn to by the insured, stating the knowledge and belief of the insured as to the following: the time and origin of the loss, the interest of the insured and of all others in the property, the actual cash value of each item thereof and the amount of loss thereto, all encumbrances thereon, all other contracts of insurance, whether valid or not, covering any of said property, any changes in the title, use, occupation, location, possession or exposures of said property since the issuing of this policy, by whom and for what purpose any building herein described and the several parts thereof were occupied at the time of loss and whether or not it then stood on leased ground, and shall furnish a copy of all the descriptions and schedules in all policies and, if required and obtainable, verified plans and specifications of any building, fixtures or machinery destroyed or damaged.

Sample Letter – Extension of Deadlines

Dear Insurer,

We are continuing to do our best to document our loss and cooperate with your company to reach a fair and full settlement. We are writing to request the following extension(s):

- 1) The one-year deadline to submit proof of our losses for (Contents, Dwelling, other). Please confirm that you will grant us an extension of time to submit these. (clearly articulate/document reasons for need for extension)
- 2) The “Suit Against Us” clause: Please confirm that you will “toll” the “Suit Against Us” clause while our claim remains open, and that you will not enforce the that clause until one year after you have informed us in writing that you have completed the claim adjustment process and/or closed our claim.

Insurer caused delays...

- Unreasonable delays in responding to your communications.. (60 day regulation and resulting application of interest penalties)
- Unreasonable adjuster requests for information not expressly required in contract language....
- Shifting of responsibility to policyholder to do a full and thorough evaluation of damages...
- Requiring excessive detail and multiple estimates....
- Rotating adjusters requiring “start overs” in communications...
- Overburdened adjusters (voice recordings from insurer stating delays in responses)...

Get your proofs in...

- If no extensions have been granted and there is a one year deadline for your inventory/proofs of loss, get them in!
- Documentation is GOLD – without it, you may not have any leverage...
- Do the work to keep your options open until the claim is settled to your satisfaction

Deep Breath

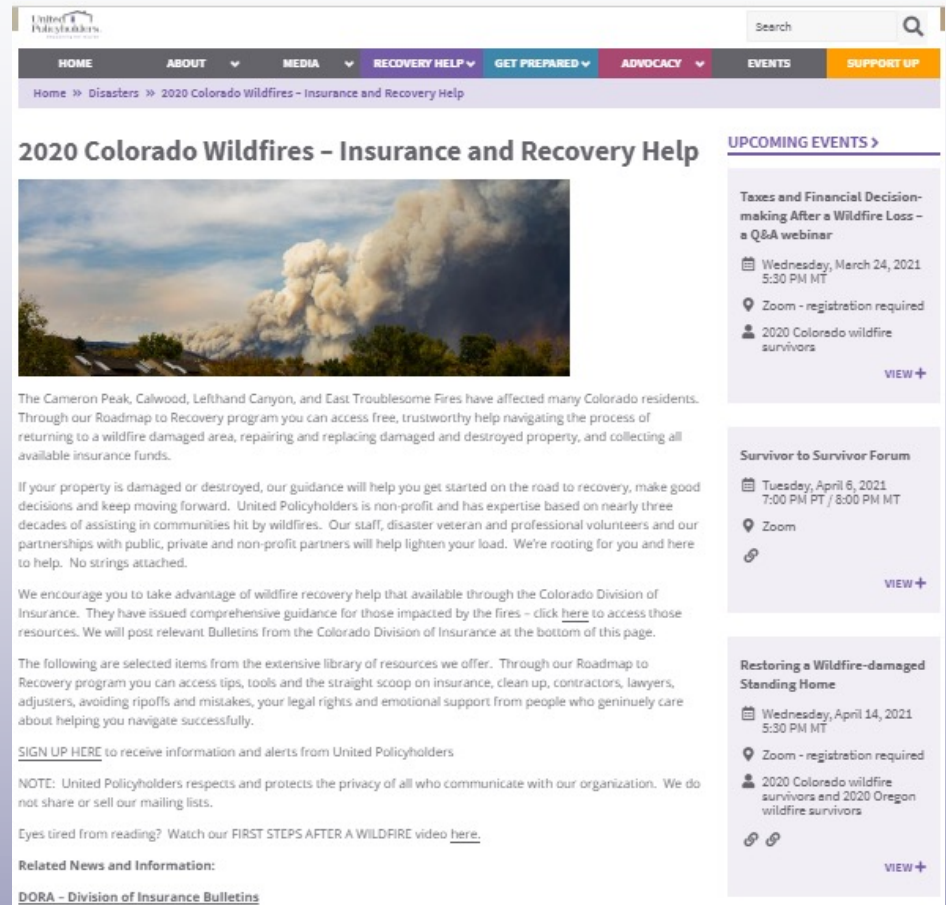


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Your Colorado Wildfire Help Library

www.uphelp.org/colorado

- Colorado Specific Resources with Step by Step Guidance
- One Click Links to Sign UP for Events And Email Notifications
- Links to Pro-consumer Professional Help
www.uphelp.org/findhelp
- Sample Letters & Claim Forms
www.uphelp.org/samples
- Survivors Speak Tips
www.uphelp.org/survivorsspeak
- Upcoming Workshops And Resources www.uphelp.org/r2r



The screenshot displays the United Policyholders website's '2020 Colorado Wildfires - Insurance and Recovery Help' page. The navigation bar at the top includes links for HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, EVENTS, and SUPPORT UP. The main content area features a large image of a wildfire and text explaining the organization's support for wildfire victims. The right sidebar lists upcoming events, including a Q&A webinar on March 24, 2021, and a Survivor to Survivor Forum on April 6, 2021.

2020 Colorado Wildfires - Insurance and Recovery Help

The Cameron Peak, Calwood, Lefthand Canyon, and East Troublesome Fires have affected many Colorado residents. Through our Roadmap to Recovery program you can access free, trustworthy help navigating the process of returning to a wildfire damaged area, repairing and replacing damaged and destroyed property, and collecting all available insurance funds.

If your property is damaged or destroyed, our guidance will help you get started on the road to recovery, make good decisions and keep moving forward. United Policyholders is non-profit and has expertise based on nearly three decades of assisting in communities hit by wildfires. Our staff, disaster veteran and professional volunteers and our partnerships with public, private and non-profit partners will help lighten your load. We're rooting for you and here to help. No strings attached.

We encourage you to take advantage of wildfire recovery help that available through the Colorado Division of Insurance. They have issued comprehensive guidance for those impacted by the fires - click [here](#) to access those resources. We will post relevant Bulletins from the Colorado Division of Insurance at the bottom of this page.

The following are selected items from the extensive library of resources we offer. Through our Roadmap to Recovery program you can access tips, tools and the straight scoop on insurance, clean up, contractors, lawyers, adjusters, avoiding ripoffs and mistakes, your legal rights and emotional support from people who genuinely care about helping you navigate successfully.

[SIGN UP HERE](#) to receive information and alerts from United Policyholders

NOTE: United Policyholders respects and protects the privacy of all who communicate with our organization. We do not share or sell our mailing lists.

Eyes tired from reading? Watch our [FIRST STEPS AFTER A WILDFIRE](#) video [here](#).

Related News and Information:

[DORA - Division of Insurance Bulletins](#)

UPCOMING EVENTS >

Taxes and Financial Decision-making After a Wildfire Loss - a Q&A webinar

Wednesday, March 24, 2021
5:30 PM MT

Zoom - registration required

2020 Colorado wildfire survivors

[VIEW +](#)

Survivor to Survivor Forum

Tuesday, April 6, 2021
7:00 PM PT / 8:00 PM MT

Zoom

[VIEW +](#)

Restoring a Wildfire-damaged Standing Home

Wednesday, April 14, 2021
5:30 PM MT

Zoom - registration required

2020 Colorado wildfire survivors and 2020 Oregon wildfire survivors

[VIEW +](#)



Grand County

Colorado

<https://www.co.grand.co.us/156/Office-of-Emergency-Management>

Information Line: 970-725-3803

- **Joel Cochran, Director Emergency Management**
Office: 970-725-3813 x 273
Email: jcochran@co.grand.co.us
- **Kristen Manguso, District 3 Commissioner**
Phone: 970-725-3106 Email: kmanguso@co.grand.co.us
- **Vicki Ellis, Permit Tech, Grand County Building Dept**
Phone: 970-725-3078 Email: vellis@co.grand.co.us
 - <https://www.co.grand.co.us/1357/Disaster-Assistance-Center>
 - <https://www.co.grand.co.us/1117/Codes-Amendments>



<https://www.boulderoem.com>

- **Garry Sanfaçon, Recovery Manager**

Work Phone: 720-564-2642 Email: gsanfacon@bouldercounty.org

For information about approved regulations or to discuss your rebuilding project prior to submitting a building permit, please contact:

- **Hannah L. Hippely, Long Range Planning Manager**

Boulder County Community Planning & Permitting

Work Phone: 720-564-2298 Email: hhippely@bouldercounty.org

- <https://www.bouldercounty.org/disasters/wildfires/calwood-lefthand-canyon/>
- <https://www.bouldercounty.org/property-and-land/land-use/planning/land-use-code/>



<https://www.larimer.org/emergency>

Emergency Information Line: [\(970\) 498-5500](tel:9704985500)

- **Lori R. Hodges, Director of Emergency Management**
Work Phone: Email: hodgeslr@co.larimer.co.us
 - **Bob Overbeck, County Assessor,**
overbecb@co.larimer.co.us
 - **Eric Fried, Chief Building Official** Phone: (970) 498-7660
friedeb@co.larimer.co.us
- <https://www.larimer.org/wildfire-resources>
- <https://www.larimer.org/building/codes>

Knowing Your Rights

There are four primary sources that dictate how your insurance company must behave regarding claim handling:

1. Your State's Insurance Laws (Statutes and Case Laws that relate to fair/unfair claim handling)
2. Your State's Regulations, Bulletins and Notices (Often more specific than laws)
3. The language in your specific policy (including endorsements, exclusions and declarations)
4. The Covenant of Good Faith and Fair Dealing (read into insurance policies)



COLORADO
Department of
Regulatory Agencies
Division of Insurance

Colorado Division Of Insurance

For Free, Personal Assistance With Your Claims Or Underinsurance Issues

To File a Complaint Online: www.doi.colorado.gov

By Email: dora_insurance@state.co.us

Or Call: (303)894-7499



COLORADO
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Division of Insurance

Search



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[Insurance Industry >](#)

[Statutes, Regulations & Bulletins>](#)

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[DORA Home](#)



**File a
Complaint**



**Health
Insurance**



**Homeowners
& Renters
Insurance**



**Auto
Insurance**



**Life
Insurance
&
Annuities**

Welcome to the Colorado Division of Insurance

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CO Fair Claims Settlement Practices Regulations

§ 10-3-1104(1)(h), C.R.S.

- **(h)** Unfair claim settlement practices: Committing or performing, either in willful violation of this part 11 or with such frequency as to indicate a tendency to engage in a general business practice, any of the following:
- **(I)** Misrepresenting pertinent facts or insurance policy provisions relating to coverages at issue; or
- **(II)** Failing to acknowledge and act reasonably promptly upon communications with respect to claims arising under insurance policies; or
- **(III)** Failing to adopt and implement reasonable standards for the prompt investigation of claims arising under insurance policies; or
- **(IV) Refusing to pay claims without conducting a reasonable investigation based upon all available information;** or
- **(V)** Failing to affirm or deny coverage of claims within a reasonable time after proof of loss statements have been completed; or

Note: This is a partial list of relevant regulations....

CO Fair Claims Settlement Practices Regulations Continued 2

§ 10-3-1104(1)(h), C.R.S.

- **(VI)** Not attempting in good faith to effectuate prompt, fair, and equitable settlements of claims in which liability has become reasonably clear; or
- **(VII)** Compelling insureds to institute litigation to recover amounts due under an insurance policy by offering substantially less than the amounts ultimately recovered in actions brought by such insureds; or
- **(VIII)** Attempting to settle a claim for less than the amount to which a reasonable man would have believed he was entitled by reference to written or printed advertising material accompanying or made part of an application; or
- **(IX)** Attempting to settle claims on the basis of an application which was altered without notice to, or knowledge or consent of, the insured; or
- **(X)** Making claims payments to insureds or beneficiaries not accompanied by statement setting forth the coverage under which the payments are being made; or
-

Note: This is a partial list of relevant regulations....

Your insurance company cannot require you to have your property repaired by a specific individual or entity...

Bulletin B-5.4 Summary of § 10-4-120, Colorado Revised Statutes

The law prohibits an insurance company or its agent from:

- **Requiring that appraisals or repairs to the real or personal property be made or not be made by a specific repair business**
- Representing to a claimant that the use of or the failure to use a particular repair business may result in nonpayment or delayed payment
- **Requiring the beneficiary or claimant to travel an unreasonable distance to choose a repair business**
- Misinforming a beneficiary or claimant to induce the use of a particular repair business and
- Requiring a third-party claimant to have repairs done by a particular repair business

What does the CO law require?

Bulletin B-5.4 Summary of § 10-4-120, Colorado Revised Statutes

The law requires an insurance company or its agent to:

- Inform the beneficiary or claimant that **they may select any repair business of their choosing**
- **Supply the beneficiary or claimant with a copy of the estimate upon which a settlement is based**, when partial losses are settled based on an estimate prepared by or for the insurance company
- Confirm that any estimate prepared by or for the insurer to repair damages that are visible or evident at the time of inspection is adequate to restore the real or personal **property within a reasonable time to its condition before the loss**, in accordance with applicable policy provisions
- Promptly pay the cost of the real or personal property repair less the deductible according to the terms of the insurance **policy at no less than the prevailing competitive market price in the same geographic area** □ Disclose any ownership interest in, or affiliation with, a recommended repair business....

➤ https://uphelp.org/wp-content/uploads/2021/01/b-5.04_notice_of_the_provisions_pertaining_to_the_payment_of_claims_for_the_repair_of_damaged_property.pdf

Upcoming Roadmap to Recovery™ Events

www.uphelp.org/events

The screenshot shows the United Policyholders website. The top navigation bar includes links for HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, EVENTS, and SUPPORT UP. The 'EVENTS' link is highlighted. Below the navigation bar is a purple header with the word 'EVENTS'. A breadcrumb trail reads 'Home » Events » Deadlines and Decisions at the 1-year anniversary'. The main content area features the title 'Deadlines and Decisions at the 1-year anniversary' with a calendar icon, the date 'Wednesday, July 21, 2021' at '5:30 p.m. MT', a location pin icon for 'Zoom - registration required', and a person icon for '2020 Colorado wildfire survivors'. A purple 'REGISTER' button is present. A paragraph describes the event: 'Wildfire anniversaries involve emotions and decisions. Our panel of experts will help by explaining insurance and legal deadlines and other considerations.' To the right, a 'RESOURCES' section lists links: 'Insurance Consumer Rights in Colorado', 'Speak UP: How to communicate with your insurance company', and '2021 5 27 QandA CO'. At the bottom, a 'SUBMIT YOUR QUESTION' section provides instructions on how to submit questions for the webinar.

United Policyholders

Search

HOME ABOUT MEDIA RECOVERY HELP GET PREPARED ADVOCACY EVENTS SUPPORT UP

EVENTS

Home » Events » Deadlines and Decisions at the 1-year anniversary

Deadlines and Decisions at the 1-year anniversary

Wednesday, July 21, 2021
5:30 p.m. MT

Zoom - registration required

2020 Colorado wildfire survivors

REGISTER

Wildfire anniversaries involve emotions and decisions. Our panel of experts will help by explaining insurance and legal deadlines and other considerations.

RESOURCES

- [Insurance Consumer Rights in Colorado](#)
- [Speak UP: How to communicate with your insurance company](#)
- [2021 5 27 QandA CO](#)

SUBMIT YOUR QUESTION

If you'd like to submit a question to be addressed during the webinar, please complete this [form](#)

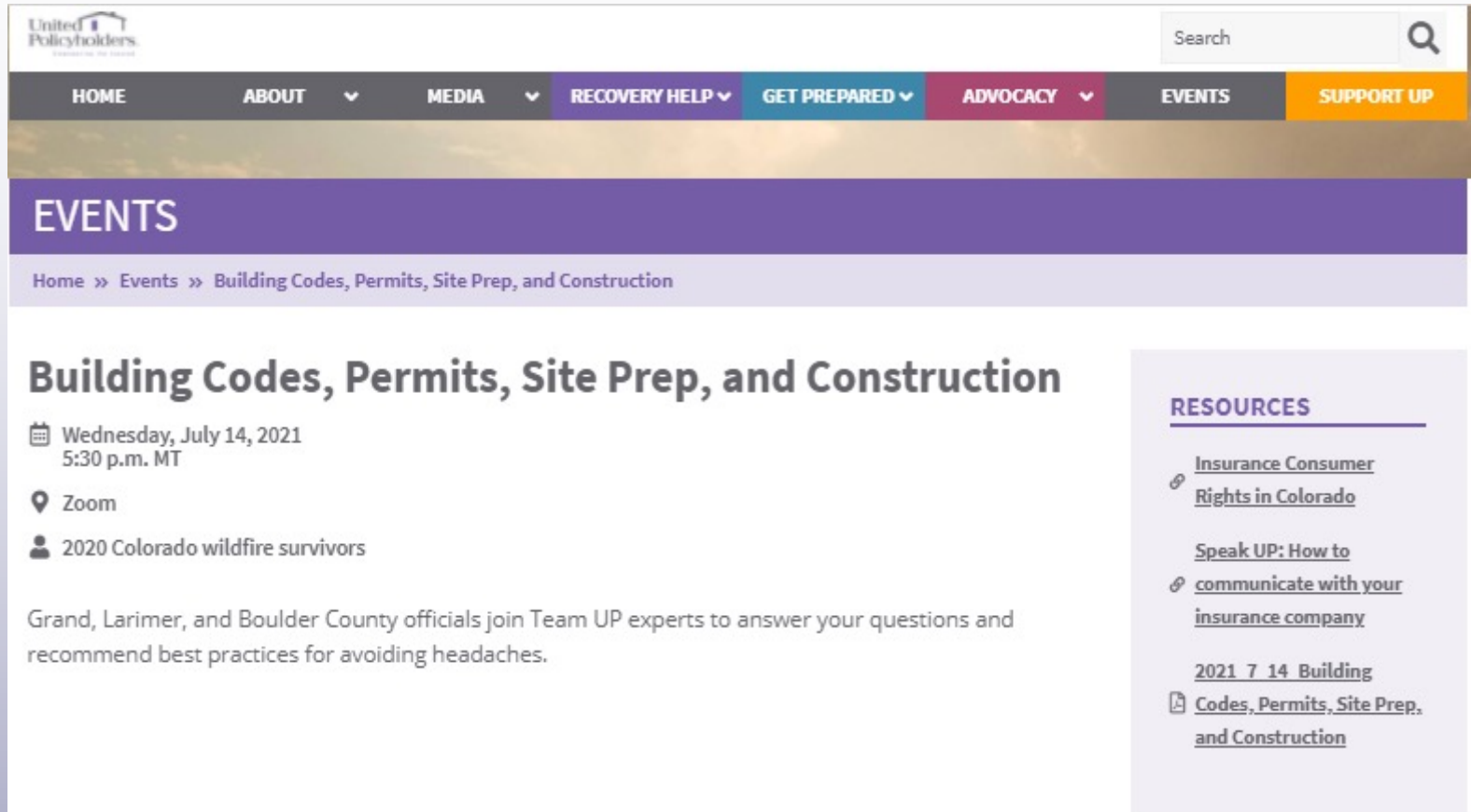
This will allow us track and help with issues in your community. Please submit your question 48 hours in advance of the webinar. Questions submitted after noon on the day before the webinar may be held for the next Q&A session.

Register for upcoming Colorado events

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Recent Roadmap to Recovery™ Past Events

www.uphelp.org/events



The screenshot shows the United Policyholders website. The header includes the logo and a search bar. The navigation menu has links for HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, EVENTS, and SUPPORT UP. The 'EVENTS' section is highlighted in purple. Below the header, a breadcrumb trail reads 'Home » Events » Building Codes, Permits, Site Prep, and Construction'. The main content area features the title 'Building Codes, Permits, Site Prep, and Construction' with a calendar icon indicating the date 'Wednesday, July 14, 2021' at '5:30 p.m. MT'. A location pin icon indicates the event is on 'Zoom'. A person icon indicates the event is for '2020 Colorado wildfire survivors'. A paragraph describes the event: 'Grand, Larimer, and Boulder County officials join Team UP experts to answer your questions and recommend best practices for avoiding headaches.' On the right side, there is a 'RESOURCES' section with links to 'Insurance Consumer Rights in Colorado', 'Speak UP: How to communicate with your insurance company', and '2021 7 14 Building Codes, Permits, Site Prep, and Construction'.

United Policyholders
Insurance for the Future

Search

HOME ABOUT MEDIA RECOVERY HELP GET PREPARED ADVOCACY EVENTS SUPPORT UP

EVENTS

Home » Events » Building Codes, Permits, Site Prep, and Construction

Building Codes, Permits, Site Prep, and Construction

Wednesday, July 14, 2021
5:30 p.m. MT

Zoom

2020 Colorado wildfire survivors

Grand, Larimer, and Boulder County officials join Team UP experts to answer your questions and recommend best practices for avoiding headaches.

RESOURCES

- [Insurance Consumer Rights in Colorado](#)
- [Speak UP: How to communicate with your insurance company](#)
- [2021 7 14 Building Codes, Permits, Site Prep, and Construction](#)

View recordings of past events and related resources

Colorado Free Help Hotlines

- Colorado Statewide Crisis Services Hotline: 844-493-8255
- General Info Statewide: 211
- Larimer County - Summitstone Mental Health Services: 970-494-4200
- Larimer County - Mental Health Connections: 970-221-5551
- Grand County - Public Health: 970-725-3288
<http://co.grand.co.us/220/Public-Health>
- Grand County - Mind Springs Health: 970-887-2179
- Grand County - Mountain Family Center: 970-557-3186

Note: Check your county Disaster Assistance Site for Longterm Recovery Resources

Stay Connected to Other Disaster Survivors – S2S Forums

- Great Source of Information About:
 - Negotiation Strategies That Worked
 - Important Source of Emotional Support
 - No one else understands your challenges and emotions like another survivor
- Find upcoming Survivor 2 Survivor Forums and register at:
<http://www.uphelp.org/r2r>

Dropped By Your Insurer?

www.uphelp.org/dropped

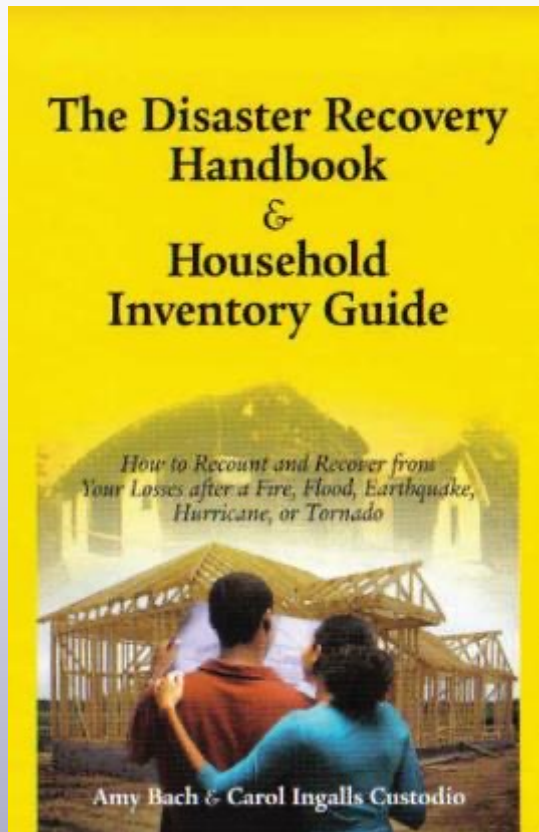
- Don't panic, start shopping
- Follow our suggestions
- Seek out all your options, don't give up
 - Reputable independent agents
 - The Match UP Insurance Finder
- Ask good questions, keep good notes
- Contact your DORA Division of Insurance for help if needed:
www.dora.colorado.gov/insurance
- <https://uphelp.org/claim-guidance-publications/dropped-by-your-home-insurer-information-for-colorado-residents/>

Questions to Ask Your Insurance Agent When You are “In Between”

- Will policy cover my stuff while in rental/transit/temp housing?
- What about liability coverage?
- **Do I have flood insurance? Give me the details please.**
- Can my policy be modified to reduce premium since I have so little after the fire?
- What types of policy coverages will help me be protected during construction of a replacement home?
- How long will **additional living expenses** be covered?
- What if??? Ask about specific scenarios of concern

➤ <https://uphelp.org/buying-tips/shop-smart-colorado-tips-for-insuring-your-home/>

R2R Guidance and Tools



“The Little Yellow Book”

Email info@uphelp.org
to have a copy mailed
to you.

Thank You Colorado Funders



**COMMUNITY
FOUNDATION
BOULDER COUNTY**

INSPIRING IDEAS. IGNITING ACTION.®



Grand
FOUNDATION



Grand County
WILDFIRE EMERGENCY FUND
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Center for Disaster Philanthropy