



2020 Wildfires Webinar

Q&A with a Panel of CO Experts

Building Codes, Permits, Site Prep and Construction

Roadmap to Recovery™ Workshop

Zoom Q&A Webinar

July 14, 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



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
 - <https://www.co.grand.co.us/1357/Disaster-Assistance-Center>
 - <https://www.co.grand.co.us/1117/Codes-Amendments>



Grand County

Colorado

- **Vicki Ellis, Permit Tech, Grand County Department of Community Development, Building Division**

Phone: 970-725-3078

Email: vellis@co.grand.co.us

- **Rachel Drewett, Building Technician, Grand County Department of Community Development, Building Division**

Phone: 970-725-3780

Email: rdrewett@co.grand.co.us

- **Peter Rempel, Senior Plans Examiner, Grand County Department of Community Development, Building Division**

Email: prempel@co.grand.co.us



<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

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



LARIMER COUNTY ASSESSOR, BOB OVERBECK



Email: overbebc@co.larimer.co.us

Office: 970-498-7118

Cell: 970-732-0043

www.larimer.org/assessor



Eric Fried - Biography

- LARIMER COUNTY COMMUNITY DEVELOPMENT DEPARTMENT
- CHIEF BUILDING OFFICIAL SINCE 2012
- COUNTY DAMAGE ASSESSMENT COORDINATOR (EMERGENCY OPERATIONS)
- WORKED ON CAMERON PEAK & HIRE PARK FIRES, 2013 FLOOD, BERTHOUD TORNADO
- WORKED FOR LARIMER COUNTY FOR 24 YEARS (SO FAR)
- PREVIOUSLY SERVED AS BUILDING INSPECTOR, CODE COMPLIANCE OFFICER
- ALSO WORKED FOR NATIONAL INSPECTION SERVICES & CITY OF WESTMINSTER, CO

Rebuilding Points to Consider

- New work must satisfy current code requirements: structural, energy efficiency, electrical
- Hire a Colorado licensed engineer: Fire Area is also a High Wind Area
- Fast-tracking plan review for primary home replacements only. Bad plans will delay your project.
- Fee reduction available for replacement homes and utility buildings to underinsured original owners
- Hire a licensed contractor (check with us or see https://onlineportal.larimer.org/EnerGov_Prod/SelfService#/search)

Contact Information:

www.larimer.org/building - <https://www.larimer.org/emergency/recovery/wildfire-resources>

(970) 498-7660 Building Staff-on-call – building@larimer.org

(970) 498-7705 personal # - efried@larimer.org

County Questions?

- What waivers or special accommodations are you providing for the recovering community (permits, temporary uses, code upgrades)?
- Are there any deadlines for receiving the waivers, compensations?
- Are there any recurring problems that you are seeing people run into which you have some ready advice to provide?
- What debris removal programs or resources are currently available in your areas?
- If your county/city/neighborhood has restrictions on phases of rebuilding (grading, etc.), where could people go to find that information?
- How many homes are currently permitted to rebuild?

Deep Breath

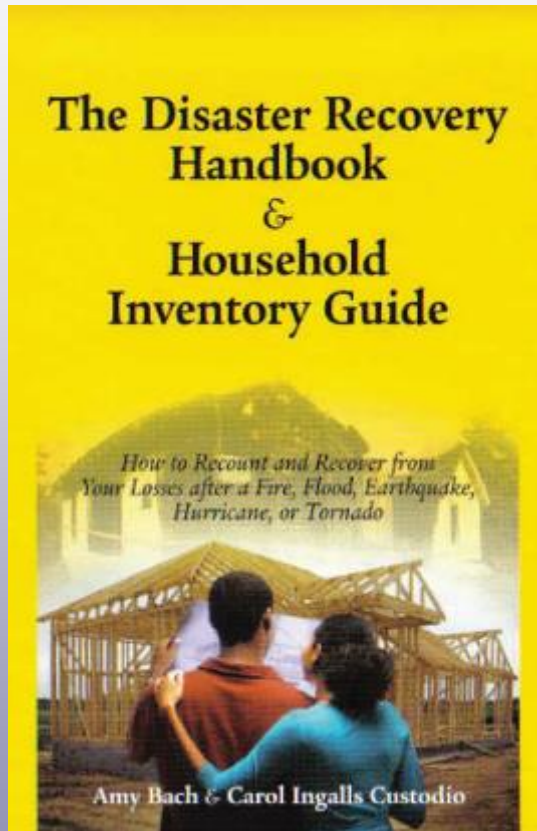


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INSURANCE CLAIM RESOURCES

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R2R Guidance and Tools



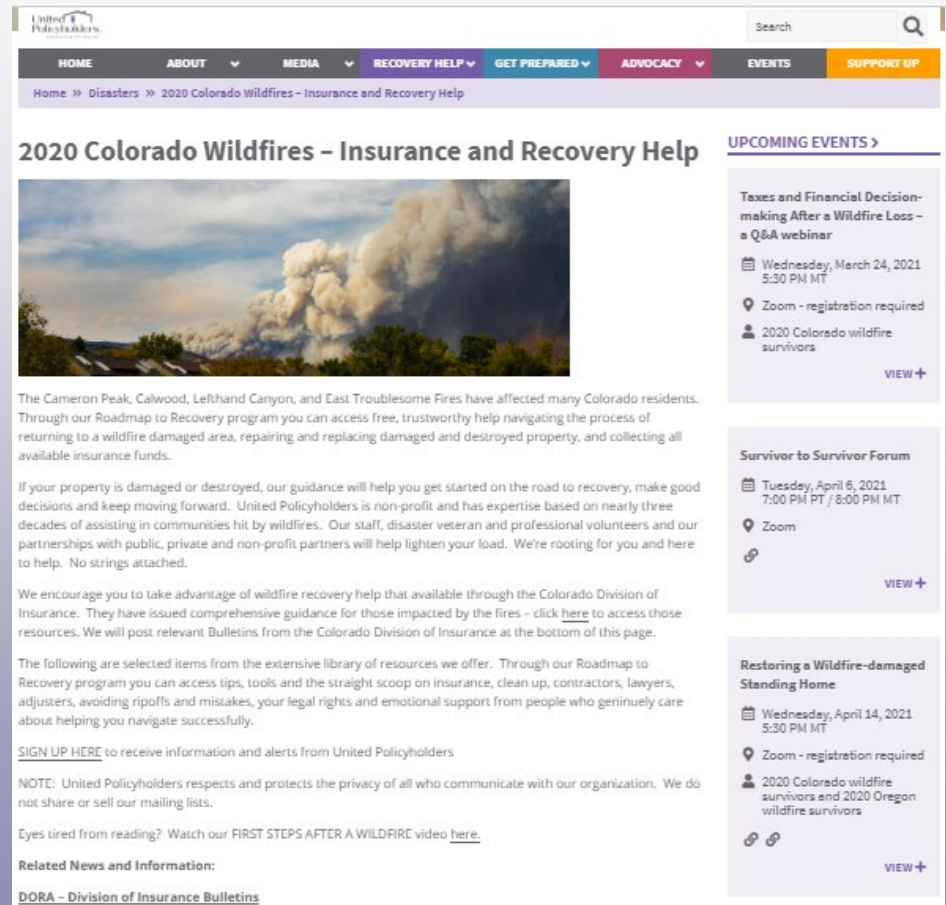
“The Little Yellow Book”

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

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 shows the website's navigation bar with links for HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, EVENTS, and SUPPORT UP. The breadcrumb trail reads: Home >> Disasters >> 2020 Colorado Wildfires - Insurance and Recovery Help.

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 +](#)



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
Department of
Regulatory Agencies
Division of Insurance

Search

Division of Insurance Home For Consumers > Insurance Products > Insurance Industry >

Statutes, Regulations & Bulletins> Newsroom & Announcements 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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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

Check your county's Disaster Assistance website for Long Term Recovery resources

Current Code-related Claim Issues

- Dwelling Battles (Xactimate lowballing, excessive depreciation)
- Buy vs Build (market conditions, extended coverages availability and cash flow, timing of approvals)
- Documenting building code upgrades - Code upgrade samples - https://uphelp.org/wp-content/uploads/2020/09/sample_xactimate_code_upgrade_estimate_2020.pdf

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 rebuilding/“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/>

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 main content area features a purple header for 'EVENTS' and a breadcrumb trail: Home » Events » Deadlines and Decisions at the 1-year anniversary. The event title is 'Deadlines and Decisions at the 1-year anniversary', scheduled for Wednesday, July 21, 2021, at 5:30 p.m. MT. The event is held via Zoom and is for 2020 Colorado wildfire survivors. A 'REGISTER' button is prominently displayed. A 'RESOURCES' sidebar on the right lists links for 'Insurance Consumer Rights in Colorado', 'Speak UP: How to communicate with your insurance company', and '2021 5 27 QandA CO'. A 'SUBMIT YOUR QUESTION' section at the bottom encourages users to complete a form to have their questions addressed during 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.

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.

RESOURCES

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

Register for upcoming Colorado events

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Recent Roadmap to Recovery™ events

www.uphelp.org/events

United Policyholders

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HOME ABOUT MEDIA RECOVERY HELP GET PREPARED ADVOCACY EVENTS SUPPORT UP

Survivor to Survivor Forum
Tuesday, July 6, 2021
7:00 p.m. PT / 8:00 p.m. MT
Zoom
All wildfire survivors
VIEW +

Roadmap to Recovery Q&A
Wednesday, June 23, 2021
5:30 p.m. MT
Zoom
2020 Colorado wildfire survivors
VIEW +

Survivor to Survivor Forum
Tuesday, June 15, 2021
7:00 p.m. PT / 8:00 p.m. MT
Zoom
All wildfire survivors
VIEW +

Strategies for Settling
Wednesday, June 9, 2021
4:30 p.m. PT
Zoom
All 2020 Wildfire Survivors
VIEW +

Survivor to Survivor Forum
Tuesday, June 1, 2021
7:00 p.m. PT / 8:00 p.m. MT
Zoom
All wildfire survivors
VIEW +

Roadmap to Recovery Q&A
Wednesday, May 26, 2021
5:30 p.m. MT
Zoom
2020 Colorado wildfire survivors
VIEW +

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>

Thank You Colorado Funders



**COMMUNITY
FOUNDATION
BOULDER COUNTY**

INSPIRING IDEAS. IGNITING ACTION.®



Grand
FOUNDATION



Grand County
WILDFIRE EMERGENCY FUND
A GRAND FOUNDATION FUND



Center for Disaster Philanthropy

KNOW YOUR RIGHTS AND COLORADO REGULATIONS

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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)

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 that 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

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.



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 at least 24 months of ALE vs standard 12 month limit
- Consider a RC 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

Note: This is a partial list of relevant bulletins



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....