



# 2021 CA Wildfires

## Roadmap to Recovery™ Orientation

September 14, 2021

Online Workshop

[www.uphelp.org/2021CAWildfires](http://www.uphelp.org/2021CAWildfires)

# 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

# Our 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 listed at [www.uphelp.org](http://www.uphelp.org) or speakers at our workshops.

# Today's Topics

Recovery resource info from Government partners

Navigating recovery from a catastrophic loss

Insurance basics

Sources of support and help



Amy Bach, Esq., Executive Director, United Policyholders

Fiona Ma, California State Treasurer

Hon. Ricardo Lara, CA Insurance Commissioner

Charles Craig, FEMA

Valeri Mihanovich, California Office of Emergency Services

Sandy Watts, Insurance Specialist, United Policyholders

# 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**

# 24/7 help at: www.uphelp.org/2021CAWildfires

The screenshot shows the United Policyholders website with a navigation menu including HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, EVENTS, and SUPPORT UP. The main heading is "DISASTER RECOVERY HELP" with a breadcrumb trail: Home >> Disasters >> 2021 California Wildfires – Insurance Claim and Recovery Help. The article title is "2021 California Wildfires – Insurance Claim and Recovery Help". Below the title is a photograph of a destroyed car and property. The text describes the "Roadmap to Recovery™ program" and lists affected areas: The Antelope, Beckwourth, Cache, Caldor Fire, Dixie Fire, Glen, Lava, McFarland, Monument, McCash, River Complex, and River Fires. It includes a call to action: "If asked to evacuate, please do so immediately." and a link to "Evacuation Tips". A registration form on the right side includes fields for "First Name", "Last Name", and "Your State" (with a dropdown menu).

United Policyholders

Search

HOME ABOUT MEDIA RECOVERY HELP GET PREPARED ADVOCACY EVENTS SUPPORT UP

## DISASTER RECOVERY HELP

Home >> Disasters >> 2021 California Wildfires – Insurance Claim and Recovery Help

### 2021 California Wildfires – Insurance Claim and Recovery Help



**UPCOMING EVENTS >**

**Insurance Recovery Orientation Webinar 2021**

Tuesday, September 14, 2021  
4:00 p.m. PT

Zoom

2021 CA Wildfire Survivors

VIEW +

#### CALIFORNIA WILDFIRES DISASTER UPDATES

**First Name \***

**Last Name**

**Your State**

- Select State -

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. The Antelope, Beckwourth, Cache, Caldor Fire, Dixie Fire, Glen, Lava, McFarland, Monument, McCash, River Complex, and River Fires have affected many California residents. The CalFire Incident Report on the fires can be viewed [here](#).

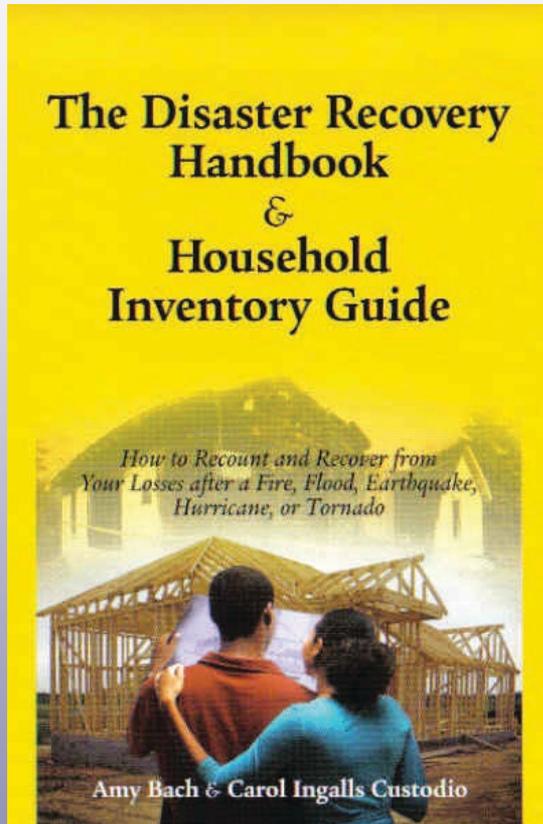
If asked to evacuate, please do so immediately.

Please read our **Evacuation Tips** if you may have to evacuate but have time to prepare.

If your property is damaged or destroyed, our guidance is here to help you get started on the road to recovery, make good decisions and keep moving forward. United Policyholders is non-profit and has expertise from our 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 is available through the California Department of

# R2R Guidance and Tools



“The Little Yellow  
Book”

email:  
[info@uphelp.org](mailto:info@uphelp.org)

# Roadmap to Recovery™ Orientation

United Policyholders  
Empowering the Insured

Search

HOME ABOUT MEDIA RECOVERY HELP GET PREPARED ADVOCACY EVENTS SUPPORT UP

- TAKING IT IN AND GETTING STARTED +
- ARRANGING TEMPORARY HOUSING +
- GETTING ORGANIZED, INFORMED AND EMPOWERED +
- GETTING DEBRIS REMOVED +
- BEING PRO-ACTIVE IN DOCUMENTING AND VALUING YOUR LOSSES +
- CREATING YOUR HOME INVENTORY AND NAVIGATING YOUR CONTENTS CLAIM +
- MAKING HOUSING AND FINANCIAL DECISIONS +
- CHOOSING A CONTRACTOR +
- WORKING WITH YOUR MORTGAGE COMPANY +
- GETTING HELP IF/WHEN YOU NEED IT +
- TAKING CARE OF YOURSELF ALONG THE WAY +
- GOVERNMENT BULLETINS & ANNOUNCEMENTS +

# Next UP:

2021 Wildfires Roadmap to Recovery webinar #2:

**Thursday October 19th at 4 pm**

Email [info@uphelp.org](mailto:info@uphelp.org) to register

## **How to read and understand your policy:**

- Figuring out all available benefits, claim laws and rules
- Understanding categories of coverage, formulas/calculations, lingo, time frames, depreciation, etc.

*This class will be offered in English and Spanish*

# Some of the previous R2R webinars you can watch at your convenience:

- Partial Loss and Smoke Damage  
[www.uphelp.org/2020\\_partial\\_smoke](http://www.uphelp.org/2020_partial_smoke)
- Navigating the Dwelling Portion of Your Claim  
[www.uphelp.org/2020\\_dwelling](http://www.uphelp.org/2020_dwelling)
- Insurance Help for Renters  
[http://www.uphelp.org/2020\\_renters](http://www.uphelp.org/2020_renters)
- Navigating the Contents Portion of Your Claim  
<https://uphelp.org/events/navigating-contents-portion-of-claim-5-18-21/>
- Options and Decision Points for Replacing Your Dwelling  
<https://youtu.be/n2kE2W6rpxU>
- Insurance Claim Rules and Your Legal Rights for 2020 wildfire survivors  
[http://www.uphelp.org/2020\\_legalrights](http://www.uphelp.org/2020_legalrights)

# Fiona Ma, California State Treasurer

- California's 34<sup>th</sup> Treasurer and first woman of color and CPA to be elected to the position.
- A certified public accountant with master's degrees in taxation and business administration.
- Served on the SF Board 3 terms in the California Assembly.



# Proposition 19

- Enacted via 2020 ballot measure. Significant tax savings for many homeowners, especially those that have experienced the devastation of losing a home in a wildfire. Took effect 4/1/21
- Under Proposition 19, homeowners who are 55 and older, severely disabled or victims of a wildfire or natural disaster may transfer their property tax base of their existing home to a new home anywhere in California without a price restriction.

# Office of the State Treasurer

Email: [AskFiona@Sto.CA.gov](mailto:AskFiona@Sto.CA.gov)

California Department of  
Insurance/Insurance  
Commissioner Ricardo Lara

# Charles Craig, FEMA

- Regional Voluntary Agency Liaison
  - Individual Assistance Grants
  - SBA Loans
  - Other FEMA disaster recovery resources



**FEMA**

# California Office of Emergency Services



***Cal* OES**

GOVERNOR'S OFFICE  
OF EMERGENCY SERVICES

Valeri Mihanovich,  
Cal OES Voluntary  
Agency Liaison

- Long-Term  
Recovery Groups
- Voluntary  
Organizations  
Active in Disaster  
(VOAD) Partners
- Cal OES Resources

# California Office of Emergency Services



- Valeri Mihanovich, Cal OES Voluntary Agency Liaison
- State/Local coordination on debris removal
- Community-based long term disaster recovery support services/coordination among non-profits and gov't

# Sandra Watts



- **Insurance Specialist, Roadmap to Recovery Program**
- **30+ years experience in Insurance claims and claims management**
- **Appointed Member, CA DOI Curriculum Board**
- **IICRC Certified Master Fire & Smoke, Water Restoration & Microbial Remediation Technician**
- **CPIA - Certified Property Insurance Appraiser & Umpire**

# Recovering from a Disaster is a Marathon, not a Sprint



Copyright 2021. United Policyholders.  
All rights reserved.

# Pace yourself, don't rush

- This is hard advice to follow because you want to get home as quickly as you can
- People who rush into major financial decisions can make costly mistakes
- Losing a home is incredibly disorienting. Sleep deprivation and stress impede decision-making
- It takes months for most people to regain their normal memory and critical thinking function

# Insurance is a vehicle to get you back where you were before your loss

- But it won't drive itself
- Be pro-active to restore your assets, collect all available insurance funds, assert your rights, ask for what you need
- No need to reinvent the wheel, help is available

# Learning to speak insurance:

- At first, it may sound as though your insurance adjuster is speaking a foreign language, (“Coverage A”, “ACV”, “Scope of Loss”) You’ll pick it up quickly.
- Most homeowner’s insurance policies follow a similar format and are divided into sections or “buckets” of coverage

# Best Practices



Get it in **WRITING!**



If not, put it in writing, back to them confirming your understanding.



Keep it professional.



Be concise and to the point.



Bold or bullet point your requests.



Use proper grammar and punctuation.



Promptly respond to letters and reasonable requests.



Avoid venting frustrations and emotions to your adjuster.

# Give your insurance company a chance to do the right thing, BUT, Don't Be a Pushover



Copyright 2021. United Policyholders.  
All rights reserved.

# Knowledge Equals Power AND...



The more you understand about your insurance benefits, your rights and the value of your losses, the more benefits you will recover to rebuild your home and life **and** the smoother your claim will go...

Ads are ads:  
Think of Your Insurance Claim as a  
Business Transaction

The insurance company wants to MINIMIZE \$ it pays out on your claim

You want to MAXIMIZE \$ paid out to you.

**An adjuster may be friendly but they're not your friend – they're a trained negotiator**

# Should I Expect a “Fight” with my Insurance Company?

- NO. Some claims go smoothly from beginning to end. We hope yours does.
- But when large dollars are at stake, disputes often arise.
- Getting informed about commonly disputed items will help you avoid problems.

# Get a Complete and Current Copy of Your Home Insurance Policy

- Request policy in writing, ask for a Certified copy to be sure it's the right one and current
- You need the “Declarations Page” and the entire contract, including ALL:
  - Endorsements
  - Riders
- Make a working copy that you can write notes and questions on
- Use UP Sample letter for requesting policy, CDI can help (Law is insurer has 30 days to provide)

# Dec page plus policy wording = your max available benefits

**Coverages and Limits of Insurance :** Insurance is provided for the following coverages only when a limit is shown. The limit of liability for this structure (Coverage A - Dwelling) is based on an estimate of the cost to rebuild your home, including an approximate cost for labor and materials in your area, and specific information that you have provided about your home.

Section I				Section II		
A	B	C	D	E	F	
Dwelling	Other Structures	Personal Property	Loss of Use	Personal Liability (Personal Injury & Property Damage)	Medical Payments to Others	
				Each Occurrence	Each Person	Each Accident
\$ 300,200	\$ 30,100	\$ 225,200	\$ 120,100	\$ 1,000,000	\$ 1,000	\$ 25,000

Section I Only:

Section II: Additional Residence Premises if any located (Number, Street, City, State)

P00C00

1st Mortgage Loan No.

\* 0057254674

2nd Mortgage Loan No.

**This policy does not provide Earthquake Insurance.**

**This policy does not provide Flood Insurance.**

Premiums

## Basic Policy Premium

Forms and Endorsements made part of this policy at time of issue.

Homeowners Policy - Special form - \$1000 deductible (HO-3).

Name Change Endorsement (60 1000 12 13)

Lender's Loss Payable Endorsement (438 BEUNS).

Limited Home Replacement Cost Endorsement - 150% of Cov A (HO-28).

Replacement Value Endorsement Personal Property (HO-29).

\$1000 deductible (HO-60).

Workers' Compensation & Employers' Liability - CA (HO-90).

Private Residence Employees - Class 0910.

Building Code Upgrade Limit - \$75,050.00

# Sample CA FAIR Plan Dec Page

## RATING INFORMATION

<b>YEAR BUILT</b> 1960	<b>OCCUPANCY</b> OWNER	<b># OF UNITS</b> 1	<b>CONSTRUCTION TYPE</b> FRAME	<b>DEDUCTIBLE</b> \$5000
---------------------------	---------------------------	------------------------	-----------------------------------	-----------------------------

## COVERAGE AND PREMIUM INFORMATION

In case of loss we cover only that part of the loss which exceeds the deductible shown. We provide only those coverages, endorsements and perils shown below as ( ✓ ). These are brief summary descriptions; please read the entire policy for details. Ask your broker for assistance if you wish to obtain information about coverages you have not purchased.

## COVERAGES, LIMITS, PERILS AND PREMIUMS

SELECTED COVERAGES		LIMITS	PERILS INSURED AGAINST	PREMIUM
<input checked="" type="checkbox"/>	A - Dwelling	\$ 645,000	<input checked="" type="checkbox"/>	Fire or Lightning, Internal Explosion and Smoke Damage \$ 2,307
<input type="checkbox"/>	B - Other Structures	\$ 0	<input checked="" type="checkbox"/>	Extended Coverages \$ 136
<input checked="" type="checkbox"/>	C - Personal Property	\$ 75,000	<input type="checkbox"/>	Vandalism or Malicious Mischief \$ 0
<input checked="" type="checkbox"/>	D - Fair Rental Value	\$ 50,000	<b>Total Annual Premium \$ 2,443</b>	
<input checked="" type="checkbox"/>	Ordinance or Law Coverage	\$ 64,500	Premium subject to change at Renewal	
<input checked="" type="checkbox"/>	Debris Removal (additional)	\$ 15,000	<b>THIS IS NOT A BILL</b>	
<input checked="" type="checkbox"/>	Dwelling Replacement Cost	INCLUDED		
<input checked="" type="checkbox"/>	Inflation Guard	INCLUDED		
<input checked="" type="checkbox"/>	Personal Property Replacement Cost	INCLUDED		
<input type="checkbox"/>	Fences	\$ 0		
<input type="checkbox"/>	Permitted Incidental Occupancy	\$ 0		
<input type="checkbox"/>	Plants, Shrubs and Trees	\$ 0		
<input type="checkbox"/>	Outdoor Radio and TV Equipment	\$ 0		
<input type="checkbox"/>	Awnings	\$ 0		
<input type="checkbox"/>	Signs	\$ 0		
<input type="checkbox"/>	Improvements, Alterations and Additions	\$ 0		

# Temporary living expenses: Loss of Use/ALE benefits

- Reimbursement for expenses you incur due to losing the use of your home, including:
  - Rent for comparable housing and rental furniture
  - Laundry costs if your rental doesn't have a W/D
  - Boarding your pets
  - See [www.uphelp.org/ALE](http://www.uphelp.org/ALE) and *Sample Letter requesting info about insurance benefits for ALE*
- Ask for a cash advance.
- Your mortgage payments are NOT covered.

**This policyholder has \$120,100 in Additional Living Expense or Loss of Use coverage.**



Section I			
A	B	C	D
Dwelling	Other Structures	Personal Property	Loss of Use
\$ 300,200	\$ 30,100	\$ 225,200	\$ 120,100

California Law states your insurer must provide a **4 month advance of ALE benefits** after a declared disaster

California law provides that for a Governor's declared disaster your insurer must give **you at least 36 months to use your ALE benefits**. It does not increase the coverage limit.

# Sample Language: Fair Market Value

## **COVERAGE D - Fair Rental Value**

If a loss covered under this policy makes that part of the Described Location rented to others, held for rental or occupied by you unfit for its normal use, we cover its "Fair Rental Value", meaning the fair rental value of that part of the Described Location rented to others, held for rental or occupied by you less any expenses that do not continue while that part of the Described Location rented, held for rental or occupied by you is not fit to live in.

Payment will be for the shortest time required to repair or replace that part of the Described Location rented, held for rental or occupied by you.

We will pay no more than 1/12 of this coverage for each month the Described Location is unfit for its normal use and the amount due under this coverage shall be calculated based on a 30 day month. Payment under this coverage shall not be more than the monthly fair rental value of that part of the Described Location rented to others, held for rental or occupied by you.

If you have personal property coverage, Fair Rental Value will be determined based on an equivalent furnished property. If you do not have personal property coverage, Fair Rental Value will be determined based on an equivalent unfurnished property.

If a civil authority prohibits you from use of the Described Location as a result of direct damage to a neighboring location by a Peril Insured Against in this policy, we cover the Fair Rental Value loss for no more than two weeks.

The periods of time referenced above are not limited by the expiration of the policy.

We do not cover loss or expense due to cancellation of a lease or agreement.

You may use up to 10% of the Coverage A limit of liability for loss of Fair Rental Value. Payment under this coverage reduces the Coverage A limit of liability by the amount paid for the same loss.

**If there is a checkmark  next to D - Fair Rental Value in the Declarations, the following applies:**

We will pay Fair Rental Value up to the Limit of Liability stated for Fair Rental Value in the Declarations.

This coverage is in addition to your ability to elect to use up to 10% of the Coverage A Limit of Liability for loss of Fair Rental Value.

# ALE creativity

- FRV versus “as incurred”
- 5<sup>th</sup> wheel
- Tiny home
- RV
- If you don't ask, you won't get. The worst that can happen is they say no.

# Removing debris

- Removal can be done individually or through a coordinated process
- Photograph debris before it gets taken away, but be safe if sifting
- Save the photos where you'll be able to find them later

# Speak “UP”

- Present your requests clearly and in writing
- Explain what you need, when you need it, and why you are entitled to it
- Keep a Claim Diary
  - Take notes on who you talked to, the number you called, date and time, what was said.
  - Keep all of your paperwork organized and together
- Use your “working copy” of the policy
  - “Can you show me where it says that in my policy?”

# Why a claim diary?

- It is very likely that the first adjuster assigned to your claim will be replaced and you'll be dealing with others over time.
- Creating a written record prevents delays and frustration and is a paper trail of how the insurer is handling your claim.
- Your claim diary will help you stay organized and keep moving forward.

# A Paper Trail Is Essential

If you have questions for your insurance company, put them in writing and request a written response.

## **Important:**

- Confirm you are cooperating
- Tell them what you need/want and why
- Ask what they need from you to resolve your claim
- Point out specific things they have/haven't done that are holding up resolution of your claim
- Politely remind them about your personal situation
- Give them a reasonable, specific time frame to reply/comply

# When Interacting with the Insurance Company...

Two words describe the approach most likely to get what you need:

**POLITE**  
**ASSERTIVENESS**

# Keeping paperwork organized = \$

- Claim/Recovery Journal
- Save all receipts (scan or photocopy and email, so you have a copy for your records)
- Open a separate bank account for insurance funds received and asset replacement spending
- Establish a special email account for your claim
- Document and track all insurance communications
- **Track expenses and \$ matters:**  
<https://www.uphelp.org/pubs/insurance-accounting-spreadsheet>)

# Download a useful, free organizing tool To help you stay organized: Sample “Insurance Accounting” Spreadsheet

Coverage			A		B	C	D	E - Additional Coverages			Total
			Dwelling		Other Structures	Personal Property	Loss of Use (ALE)	Ordinance or Law	Debris Removal*	Trees, Shrubs & Plants	
			Structure	ERC (OPT ID)							
100%											
Coverage (Declarations Page)			\$ 226,500.00	\$ 113,250.00	\$ 22,650.00	\$ 170,100.00	\$ 90,800.00	\$ -	\$ 11,325.00	\$ 11,325.00	\$ 645,950.00
REPLACEMENT COSTS Estimates			\$ 226,500.00	\$ 235,547.89	\$ 87,885.29	\$ 210,569.23	\$ 45,987.33	\$ 188,562.04	\$ 31,780.65	\$ 19,719.94	\$ 1,046,552.37
Limit of Coverage			\$ 226,500.00	\$ 113,250.00	\$ 22,650.00	\$ 170,100.00	\$ 45,987.33	\$ -	\$ 11,325.00	\$ 11,325.00	\$ 601,137.33
<b>Payments Received</b>											
Date	Check #	Purpose									
11/10/18	668	ALE ADVANCE					\$ 8,000.00				\$ 8,000.00
11/30/18	234	EVAC EXPENSES					\$ 1,158.98				\$ 1,158.98
3/19/19	123	INS DWELLING EST	\$ 207,201.34		\$ 11,325.00					\$ 11,325.00	\$ 229,851.34
3/30/19	234	75% CONTENTS				\$ 127,575.00					\$ 127,575.00
7/14/20	589	ADDL DWELLING	\$ 19,298.66	\$ 26,683.74	\$ 11,325.00						\$ 57,307.40
7/15/20	587	FINAL CONTENTS				\$ 42,525.00					\$ 42,525.00
7/15/20	987	ONE YEAR ALE/FMV					\$ 24,000.00				\$ 24,000.00
12/30/20	878	FINAL ALE					\$ 12,828.35				\$ 12,828.35
Total Payments			\$ 226,500.00	\$ 26,683.74	\$ 22,650.00	\$ 170,100.00	\$ 45,987.33	\$ -	\$ -	\$ 11,325.00	\$ 503,246.07
Balance			\$ -	\$ 86,566.26	\$ -	\$ -	\$ -	\$ -	\$ 11,325.00	\$ -	\$ 97,891.26

# How to Read and Understand Your Policy

- A Guide to your Homeowners Policy  
[www.uphelp.org/decpage](http://www.uphelp.org/decpage)
- Roadmap to Recovery Webinar: How to Read and Understand Your Policy

# Coverage A: Dwelling Coverage

Your actual dollar coverage for Coverage A may be higher than the amount stated on your Declaration Page because your policy may contain increases via “endorsements”. The extras should be explained in your policy wording.

**Coverage A limit here is \$300,200**



Section I			
A	B	C	D
Dwelling	Other Structures	Personal Property	Loss of Use
\$ 300,200	\$ 30,100	\$ 225,200	\$ 120,100

# Extended Replacement Coverage

- Most policies sold today are “extended replacement” policies, which increase your “Coverage A” limits by a given percentage (commonly 25%, 50%, 100%) when your Coverage A limits are inadequate to repair/replace your damaged/destroyed home.
  - Note: A few insurance policies apply the “extended replacement benefits” to Coverages B and D. Most policies apply the extended benefits only to Coverage A.

# First Check = Starting Point

- Think of your first big check as a starting point, not the last word
- You are entitled to the cost to repair/rebuild your home as it was before the fire - up to your policy limits- plus any additional coverages such as Extended Replacement & Code Upgrades, and the full value of your damaged/destroyed contents items (subject to policy conditions/limits)

# The Flow of Insurance Funds

Advances

ACV payments when values are set

RCV payments upon proof of expenditures, replacement, repairs completed

# Strategies for Proving Your Losses

- Photographs (pre/post, family, friends,...)
- Public records
- Home purchase documents
- Virtual real estate listings (Zillow, etc.)
- UPHelp.org library/Survivors Speak
- Network with neighbors, share ideas

# Before you sign on the dotted line...

- If your insurer asks you to sign a proof of claim form before you know how much you really have lost, write in “undetermined” under the amount of the loss.
- Avoid signing contracts with vendors, professionals, etc. before vetting/researching



# Valuing your home's replacement cost

- Locate “as was” building plans and any other proof, photos, documents, public records
- Xactimate versus Estimate based on sub bids
- Construction components
  - Hardwood floors, tile, stone, carpet, etc.
  - Identify any custom components
  - Type and approximate size of windows & doors
  - Construction materials (roof, frame, exterior, etc.)
- Condition AND age matter for RC versus ACV

# Fair valuation of your losses

## **What is lowballing?**

Lowballing is when the insurance company undervalues your loss offers you less than the actual cost to repair/replace your home.

## **Why would my insurance company lowball me?**

For the same reason that anyone in a large \$ business transaction makes a low opening “offer”.

# Underinsurance

- If your max limits won't cover the full cost of replacing your home, contents, other structures, landscaping, or your temporary living expenses, then you are UNDERINSURED.
- Most total loss disaster survivors have inadequate Coverage A limits.
  - Underinsurance is such a big problem that UP's website has an entire section devoted to this topic: [www.uphelp.org/underinsurance](http://www.uphelp.org/underinsurance)
- It may take a while to determine whether you are underinsured.
- New CA law allows for combining coverages after a declared disaster

# Coverage B: Other Structures

Structures on your property that are not physically attached to the house; detached garage, retaining wall, fencing, gazebo...

**This policy includes \$30,100 for other structures.**

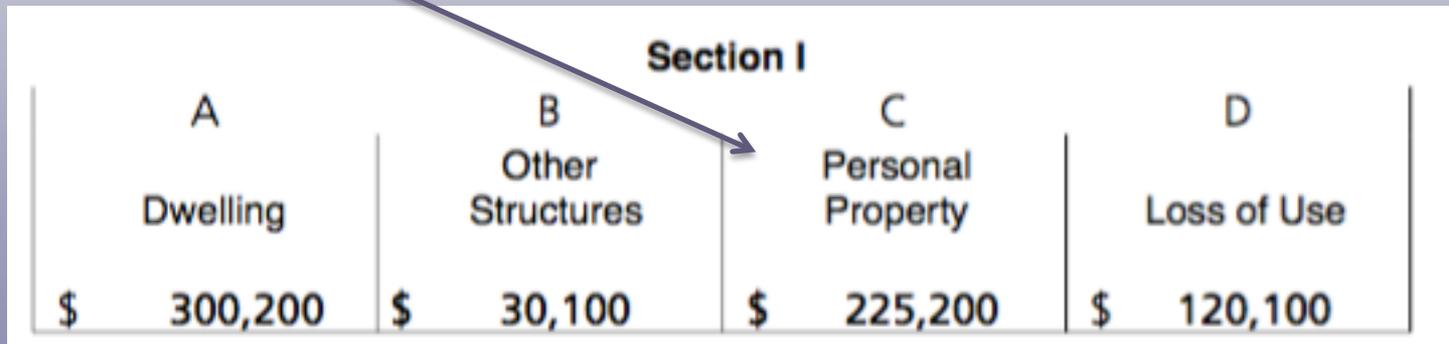


Section I			
A	B	C	D
Dwelling	Other Structures	Personal Property	Loss of Use
\$ 300,200	\$ 30,100	\$ 225,200	\$ 120,100

# Coverage C: Personal Property

Visualize taking the roof off your home, turning it upside down, and shaking it...whatever falls out is personal property.

**This policy includes \$225,200 for personal property.**



Section I			
A	B	C	D
Dwelling	Other Structures	Personal Property	Loss of Use
\$ 300,200	\$ 30,100	\$ 225,200	\$ 120,100

# New 2021 Laws

## Personal Property (Contents)

In the event of a covered total loss resulting from a declared state of emergency, your insurance company **must** offer payment of no less than **30%**, up to \$250,000, of the policy limit applicable to the covered dwelling structure if your home was furnished at the time of loss. [CA Ins. Code 10103.7]

## Personal Property Inventory

If you are making claim for contents related to a total loss of your primary residence, your insurer shall not require you to use a company-specific inventory form. They **must** agree to accept any home inventory that you provide, if that form contains substantially the same information. Moreover, they **must** also agree to accept reduced itemization, or “bulking” of items (i.e., “15 books” instead of listing all titles). [CA Ins. Code 2061(a)(2)(3)]

-

# Mobile/Manufactured Homes

- Generally have the same 4 “buckets” of coverage (A, B, C, D)
- Valuation of damaged or destroyed home is often a fight (RC versus ACV)
- Additional Guidance at [www.uphelp.org](http://www.uphelp.org)  
Mobile / Manufactured Home Claim Tips

# Stay Connected to Other Disaster Survivors

- Great source of information about:
  - Insurance
  - Rebuilding
  - Negotiation and Financial strategies
  - Referrals and warnings re: professionals
- Important source of emotional support
  - No one else understands your challenges and emotions like another survivor

# Scams are very common after disasters

- Before you hire a repair/construction professional of any kind, check their customer referrals and their licensing.
- Be careful about paying large up-front fees before any work has been done.
- Read: *“Questions to ask a Contractor”* at [www.uphelp.org/hiringhelp](http://www.uphelp.org/hiringhelp)

# Public Adjusters

- A public adjuster (commonly referred to as a “PA”), is a private claim adjuster who works for you, NOT the insurance company.
- They generally work on a contingency fee basis, meaning that they charge a fee that is a percentage of the money you recovery from your insurance company.
- A red flag should immediately go up if you encounter a PA that is trying to rush you or pressure you into hiring them.
- Read “Questions to Ask Before Hiring a PA” at [www.uphelp.org/hiring help](http://www.uphelp.org/hiring_help)

# Pros and Cons of Hiring a Public Adjuster

**Pros:** A diligent PA can take the weight off your shoulders by fully documenting your claim and negotiating a higher settlement than you might get on your own.

**Cons:** An overloaded or unethical PA can further delay your claim, make matters worse, and/or diminish your settlement.

# Keep up that paper trail

- Paper trail is very important
- Learn to earn (know your policy, limits, etc.)
- Only YOU know the condition of your property and things!
- Use UP sample letters, [www.uphelp.org](http://www.uphelp.org) tips
- Get help from CDI and/or claim help professionals
  - 1-800-927-HELP ([www.insurance.ca.gov](http://www.insurance.ca.gov))

# Learn Your Rights:

## California Fair Claims Settlement Practices Act

- 15 days to respond to communications
  - Email, letter, phone call
- 40 days to pay or deny claim
- If unable to make decision must send letter
  - What they need to make a decision
  - How long they need to make the decision
  - Send letter every 30 days

# Time is on your side

## Statistics show...

- The longer a claim stays open the more money the insurer pays
- Ask for advances and extensions when needed
- Fully and accurately documenting and valuing major losses takes time

# Sources of support and help

- [www.uphelp.org](http://www.uphelp.org)
- [www.insurance.ca.gov](http://www.insurance.ca.gov)
- Previous wildfire survivors/Team UP
- Case Managers
- Your elected officials (local, state, federal)
- FEMA (Register!!!), SBA
- Your insurance policy and company
- CA Insurance Claim Rules



# CALIFORNIA DEPARTMENT OF INSURANCE



**FOR FREE, PERSONAL ASSISTANCE WITH YOUR  
CLAIMS OR UNDERINSURANCE ISSUES**

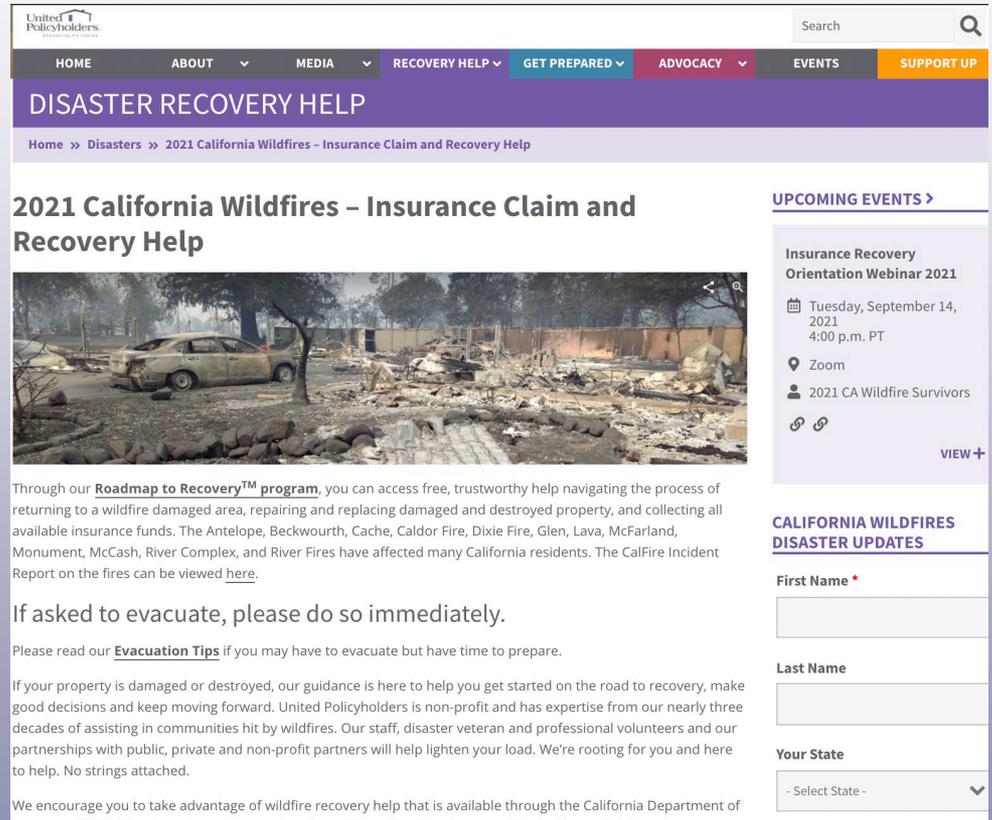
**CALL US AT: 1 800 927 4357**

**OR GO ONLINE: [insurance.ca.gov](https://insurance.ca.gov)**

# Your California Wildfire Help Library

## [www.uphelp.org/2021CAwildfires](http://www.uphelp.org/2021CAwildfires)

- California 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](http://www.uphelp.org/findhelp)
- Sample Letters & Claim Forms  
[www.uphelp.org/samples](http://www.uphelp.org/samples)
- Survivors Speak Tips  
[www.uphelp.org/survivorsspeak](http://www.uphelp.org/survivorsspeak)
- Upcoming Workshops And Resources  
[www.uphelp.org/events](http://www.uphelp.org/events)



The screenshot displays the United Policyholders website's disaster recovery help page for 2021 California wildfires. The page features a navigation menu with options like HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, EVENTS, and SUPPORT UP. The main heading is "DISASTER RECOVERY HELP". Below this, there's a breadcrumb trail: Home » Disasters » 2021 California Wildfires – Insurance Claim and Recovery Help. The main content area is titled "2021 California Wildfires – Insurance Claim and Recovery Help" and includes a photograph of a destroyed residential area with a damaged car. Text on the page explains the "Roadmap to Recovery" program, which provides free help for navigating the recovery process, including insurance claims and property replacement. It lists affected areas like Antelope, Beckwourth, Cache, Caldor Fire, Dixie Fire, Glen, Lava, McFarland, Monument, McCash, River Complex, and River Fires. A section titled "If asked to evacuate, please do so immediately." includes a link to "Evacuation Tips". Another section states that if property is damaged, the website offers guidance on recovery, mentioning that United Policyholders is a non-profit with over three decades of experience. A final paragraph encourages users to take advantage of wildfire recovery help available through the California Department of Insurance. On the right side, there's a "UPCOMING EVENTS" section featuring an "Insurance Recovery Orientation Webinar 2021" on Tuesday, September 14, 2021, at 4:00 p.m. PT, for 2021 CA Wildfire Survivors. Below this is a "CALIFORNIA WILDFIRES DISASTER UPDATES" section with a form to enter "First Name", "Last Name", and "Your State".

# Stay informed

- Encourage friends to email [info@uphelp.org](mailto:info@uphelp.org)
  - To be added to our mailing list for notices of future events and updated guidance
- [www.uphelp.org/2021CAwildfires](http://www.uphelp.org/2021CAwildfires)
- Follow us on social media
  - Facebook.com/uphelp
  - Instagram: united\_policyholders

# Stay connected to other disaster survivors – S2S Forums

- Great Source of Information About:
    - Insurance and Rebuilding
    - Negotiation and Financial Strategies
    - Referrals and Warnings re: professionals
  - 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/events>

# THANK YOU

## Early 2021 Wildfires R2R funders



Our generous  
individual donors



# CALIFORNIA DEPARTMENT OF INSURANCE



**FOR FREE, PERSONAL ASSISTANCE WITH YOUR  
CLAIMS OR UNDERINSURANCE ISSUES**

**CALL US AT: 1 800 927 4357**

**OR GO ONLINE: [insurance.ca.gov](https://insurance.ca.gov)**

# Next UP:

2021 Wildfires Roadmap to Recovery webinar #2:

October 19<sup>th</sup>, 2021, 4 p.m.

## How to read and understand your policy:

- Figuring out all available benefits
- Understanding lingo and claim rules
- Depreciation, code upgrades, extended benefits

[www.uphelp.org/events](http://www.uphelp.org/events)

[www.uphelp.org/2021CAwildfires](http://www.uphelp.org/2021CAwildfires)