



First Steps After a Wildfire – Insurance Claim Help

United Policyholders is a nonprofit organization that is a voice and an information resource for insurance consumers in all 50 states. UP has helped guide fire survivors on the road to recovery since 1991. This information will walk you through the first few weeks.

Here is a checklist to help keep you on track during this stressful time. We're rooting for you!

- ✓ Take care of your or your family's immediate needs first.
- ✓ Finding temporary housing is a priority. Your insurance company should help you find a place of similar size.
- ✓ Start a recovery diary. Any notebook will do. Take notes on: who you talked to, the number you called, date and time, what was said. Keep your paperwork organized.
- ✓ Ask your insurance company for cash advances for:
 - Living expenses
 - Replacing personal property
- ✓ Keep all receipts while you are displaced. Hotel bills, clothes and pet boarding may be reimbursed but require receipts.
- ✓ Take photos of your property before any cleanup or debris removal happens.
- ✓ Avoid paying off your mortgage without a plan to rebuild or replace your home. Visit www.knowyouroptions.com/relief to learn about your options. Contact the Disaster Response Network at 877-833-1746.
- ✓ Do not rush into signing contracts. Get copies of ALL paperwork you do sign.
- ✓ An insurance adjuster will eventually come and inspect your home. If they make you a settlement offer on the spot, get a 2nd opinion on their loss estimate from an experienced construction professional and review your policy carefully before accepting the offer.
- ✓ Inventorying your damaged and destroyed property is time-consuming and unpleasant. UP offers tips and tools for getting this done. Visit www.uphelp.org/contents for help.
- ✓ Give your insurer a chance to do the right thing, but be prepared to stand up for your rights and get help if you are not being treated fairly.
- ✓ Register with FEMA (if a federally declared disaster) and the SBA (if a state disaster declaration), even if you don't think you'll qualify for individual assistance.
- ✓ Visit www.uphelp.org for more specifics and guidance on the insurance claim process.