Wildfire Recovery & Insurance Orientation for Colorado Property Owners

January 27, 2022
Marshall Wildfire
Virtual Workshop/Webinar
www.uphelp.org
Wildfire Recovery & Insurance Orientation for Colorado Property Owners
2020 CA Wildfires
Replacing a destroyed dwelling:
Options and Insurance FAQs

December 02, 2020
Virtual Workshop/Webinar
Esta reunión cuenta con interpretación al español

Para activar la interpretación, vaya a la parte baja a la derecha de su pantalla y haga clic en el icono o símbolo global titulado Interpretación/Interpreting.

Haga clic y seleccione “español.” Automáticamente escuchará en español.

Gracias
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
Upcoming Roadmap to Recovery® Events

Survivor to Survivor Forum
Tuesday, February 1, 8:00 p.m. MT
Register: www.uphelp.org/feb1

Roadmap to Recovery® Q&A
Wednesday, February 2, 6:00 p.m. MT
Register: www.uphelp.org/feb2
Submit your question: www.uphelp.org/r2rhelp_marshall

How to Read and Understand Your Policy
Wednesday, February 9, 6:00 p.m. MT
Register: www.uphelp.org/feb9

Survivor to Survivor Forum
Tuesday, February 15, 8:00 p.m. MT
Register: www.uphelp.org/feb15

www.uphelp.org/events
Register for upcoming events.
View recordings of past events and related resources.

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Q&A webinar next week

Roadmap to Recovery® Q&A
Wednesday, February 2, 6:00 p.m. MT

Expert Panel
UP Staff
Division of Insurance Staff
Colorado Attorney and Public Adjuster Volunteers

Register: www.uphelp.org/feb2
Submit your question in advance: www.uphelp.org/r2rhelpe_marshall

www.uphelp.org/events
Register for upcoming events.
View recordings of past events and related resources.
Team UP

• Professional staff
• Government and nonprofit partners
• Volunteers
  – Fired UP Survivors - 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

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R2R Guidance and Tools

“The Little Yellow Book”

To have a copy mailed to you, email: info@uphelp.org
Marshall Fire Help Library
www.uphelp.org/marshallfire/

- 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/events

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• This workshop is intended to be information and general guidance only, not legal advice.

• If you have a specific legal question, consult an experienced attorney.

• We do not endorse or warrant any of the sponsors listed at www.uphelp.org or volunteers that present at our events.
UP in Colorado

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Today’s Topics

Recovery resource information from Government partners

Navigating recovery from a catastrophic loss

Insurance basics

Sources of support and help

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Today’s Presenters

Amy Bach, Esq.
   Co-Founder and Executive Director, United Policyholders

Steve Price
   Waldo Canyon Wildfire Survivor

Michael Conway
   Colorado Insurance Commissioner

Garry Sanfacon
   Disaster Recovery Manager, Boulder Cty Recovery & Resiliency

Megan Davis
   Deputy City Manager, City of Louisville
Amy Bach

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

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Commissioner of Insurance – Michael Conway

• Prior to that appointment, served as interim Commissioner and as Deputy Commissioner for Consumer & Compliance.
• Before joining the Division of Insurance, was an assistant Attorney General for the Colorado State Attorney General’s Office from 2010 to 2016, where he represented the Division of Insurance.
• From California but has called Colorado home for nearly 20 years.

Commissioner Conway serves as the Chief Executive of the Division of Insurance and oversees the regulation of Colorado’s insurance industry.
Colorado Division of Insurance

- Regulates the insurance industry in Colorado - insurance companies, agents, adjusters
- Resource for consumers - explaining insurance, answering questions, investigating complaints, conducting market conduct exams
Division of Insurance

Colorado Division of Insurance

We are here to help
Division of Insurance

Marshall Fire Response Website
doi.colorado.gov/marshall-fire-response
Resources, FAQs, Information from Boulder County, Town Hall info
Questions or concerns: Call the Colorado Division of Insurance at 303-894-7490 or email us at DORA_Insurance@state.co.us
CO DOI Bulletins issued after the Marshall Fire

  “In the event of a catastrophic disaster, an insurer shall act in good faith and shall consider any adverse circumstances beyond the insured’s control that may require maintaining and extending certain policyholder benefits beyond those afforded by the timelines provided in the underlying insurance policy…”

- Emergency Regulation 22-E-01 – *Tolling certain coverages in event of catastrophe*
  “…insurer causes an unreasonable delay in the settlement of a claim, the insurer shall: 1. Toll the ALE time limits for the duration of the time required to repair or replace the damaged property. 2. Toll the policy time limits for the policyholder to complete the repair or replacement of the damaged part of the property necessary for issuance of the replacement cost value payment.”

- Bulletin B-5.28 – *Equitable Payment of Claims Resulting from Natural Disasters*
  “While some insurance contracts offer more, all homeowner’s insurance replacement cost policies include at least twelve (12) months of Additional Living Expense coverage.”
  “…in the event of a total loss of an owner-occupied primary residence that was furnished at the time of loss, the insurer shall offer the policyholder a minimum thirty (30) percent of contents coverage without completing an inventory…”
  “Insurers should also adjust pricing to reflect the specific region the insured property is located, taking into account local conditions that may affect costs.”

Additional bulletins and links to complete bulletins available at www.uphelp.org/marshallfire in Government Bulletins and Announcements section.
Tolling certain time limits of policyholder benefits in the event of catastrophic disaster

“to protect homeowner policyholders who have suffered a loss during a catastrophic disaster...from insurers that cause unreasonable delays in claim handling, which may further delay rebuilding property. Such delays may be further exacerbated by labor and material shortages. Further, this regulation identifies specific acts or practices that may constitute unfair claim settlement practices...Insurers shall:

• Toll the ALE time limits for the duration of the time required to repair or replace the damaged property...

• Toll the policy time limits for the policyholder to complete the repair or replacement of the damaged part of the property necessary for issuance of the replacement cost value payment.”...
Equitable Payment of Claims Resulting from Natural Disasters

“…While some insurance contracts offer more, all homeowner’s insurance replacement cost policies include at least twelve (12) months of Additional Living Expense coverage.”

“…in the event of a total loss of an owner-occupied primary residence that was furnished at the time of loss, the insurer shall offer the policyholder a minimum thirty (30) percent of contents coverage without completing an inventory…”

“…Insurers should also adjust pricing to reflect the specific region the insured property is located, taking into account local conditions that may affect costs.”

B-5.28 Equitable Payment of Claims Resulting from Natural Disasters - Google Drivehttps://drive.google.com/file/d/0BwMmWVFE3YMsm1pcUIPQ1pINzg/view?resourcekey=0-Tdn5DcvGKYpUZQ59VO2ptQ
Concerning Extension of Policyholder Benefits in the Event of a Catastrophic Disaster

“…This Bulletin is intended for all insurers issuing homeowner insurance policies in Colorado that have total loss claims resulting from any catastrophic disaster, as defined in Section 10-2-103(1), C.R.S. This Bulletin solely applies to policy timelines that restrict the recovery of Additional Living Expenses (ALE) and Replacement Cost benefits…”

“…In the event of a catastrophic disaster, an insurer shall act in good faith and shall consider any adverse circumstances beyond the insured’s control that may require maintaining and extending certain policyholder benefits beyond those afforded by the timelines provided in the underlying insurance policy…”

“…If the insurer has caused delays in providing the initial estimate of damages and/or the actual cash value payment, the Division directs the insurer to act in good faith and toll the time period that the policyholder can recover ALE benefits and collect recoverable depreciation by a time period equivalent to the delayed action by the insurer.


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“…In the event a fire damaged home suffers additional damage from frozen pipes, water or other weather-related damage, the Division directs insurers to consider this damage related to the fire and treat such losses as one claim, subject to one deductible…

“…When handling the smoke, soot, ash, or water damage claims, the Division directs insurers to consider the related long-lasting effects on electronics, furniture and other property when estimating the total damage. Merely cleaning the walls and property will not necessarily return the property to pre-loss condition. Companies must consider their policyholders’ concerns about faulty wiring, inoperable electronics, and soft material contamination. Health related issues, including respiratory difficulties, directly caused by exposure to smoke, soot, ash, or mold are damage and loss, and insurers shall consider reasonable substantiation to make appropriate coverage decisions…

“…Additionally, due to the housing shortage and other challenges, we anticipate that meeting the housing needs for the displaced policyholders will be difficult. The Division directs insurers to consider all available options for both short- and longer term housing, including Airbnb, VRBO and individual rooms for rent. The Division encourages insurers to allow agreed upon monthly housing allowances for those policyholders who move in with relatives or friends during the claim and rebuilding period…”

➤ B-5.43 Concerning Policyholder Benefits in the Immediate Aftermath of the Marshall and Middle Fork Fires.pdf - Google Drivehttps://drive.google.com/file/d/116YN4rpL-aPbx3tTgnarjIXWFvOaPX87/view
“…Is there an ALE benefit limit?
• If your home was your primary residence, Colorado law requires that your homeowner’s policy cover at least 12 months of ALE. Your policy may provide more coverage so it’s important to understand the benefits available in your policy.
• If the home that was destroyed was not your primary residence (e.g., you are a landlord or it was a secondary home that you rent temporarily, ), State law does not require your policy to include ALE coverage. There may be loss of use coverage and you will need to review your policy and talk with your insurance company.
• **There cannot be a dollar limit for your ALE coverage for your primary home...**

“…If I end up staying with a friend who doesn’t charge me rent, would there be any requirement for the insurance company to reimburse ALE based on an average cost?
ALE is for the increased costs you incur while you cannot be in your home. If your friend is not charging you rent, you would not be incurring increased costs while you are out of your home for your housing. However, if you are paying your friend or family rent, or for an increase in their utilities, you should submit this for consideration...”

➢ Town Hall FAQs - Additional Living Expenses - 1.8.22.pdf - Google Drivehttps://drive.google.com/file/d/16MT_ZhUi3AauaUjM4Y86-KqNAt2ZNAaF/view
Marshall Fire Recovery Website
www.boco.org/marshallfire

Garry Sanfaçon, Recovery Manager
720-315-5371
gsanfacon@bouldercounty.org
• Latest updates/resources available at www.louisvilleco.gov/marshallfire
  • Frequently asked questions
  • Contact info & news
  • Debris removal
  • Insurance/rebuilding
  • Support/resources

• City Call Center open Monday-Friday from 9 AM to 3 PM
  • Call 720-824-3100 or email marshallfire@louisvilleco.gov

• Boulder County Debris Removal Hotline open daily 9 AM to 7 PM
  • Call 303-214-3203 or visit https://www.bouldercounty.org/disasters/wildfires/marshall/debris-removal-program/
Marshall Fire FAQ and Resources
www.superiorcolorado.gov
303-499-3675
marshallfire@superiorcolorado.gov
Insurance is a vehicle

• To get you back (as close as possible to) where you were before your loss, but it won’t drive itself.

• You’ve paid for coverage and good claim service. UP is here to help you get both.

• Settling a total loss insurance claim is time-consuming and not for everyone.
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.
Give your insurance company a chance to do the right thing, BUT, Don’t Be a Pushover
When interacting with an adjuster or insurance company rep

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

POLITE
ASSERTIVENESS
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
Recovering from a disaster is a marathon, not a sprint
It takes TIME to calculate a total or large loss

• Be wary of an adjuster trying to rush you into a quick settlement. The check they are offering MAY seem like a lot of money, but may be far below what you are entitled to.

• Rebuilding/Buying a Replacement home:
  Pressure to grab available builders, buy the first home you find, not get left behind…It’s a marathon, not a race

  – Consider the option to buy a replacement home vs. undertaking a major construction project
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...
Deep breath
## Roadmap to Recovery® Orientation

<table>
<thead>
<tr>
<th>Topic</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Taking It In and Getting Started</td>
<td>+</td>
</tr>
<tr>
<td>Arranging Temporary Housing</td>
<td>+</td>
</tr>
<tr>
<td>Getting Organized, Informed and Empowered</td>
<td>+</td>
</tr>
<tr>
<td>Getting Debris Removed</td>
<td>+</td>
</tr>
<tr>
<td>Being Pro-Active in Documenting and Valuing Your Losses</td>
<td>+</td>
</tr>
<tr>
<td>Creating Your Home Inventory and Navigating Your Contents Claim</td>
<td>+</td>
</tr>
<tr>
<td>Making Housing and Financial Decisions</td>
<td>+</td>
</tr>
<tr>
<td>Choosing a Contractor</td>
<td>+</td>
</tr>
<tr>
<td>Working with Your Mortgage Company</td>
<td>+</td>
</tr>
<tr>
<td>Getting Help if/when You Need It</td>
<td>+</td>
</tr>
<tr>
<td>Taking Care of Yourself Along the Way</td>
<td>+</td>
</tr>
<tr>
<td>Government Bulletins &amp; Announcements</td>
<td>+</td>
</tr>
</tbody>
</table>
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 homeowners insurance policies follow a similar format and are divided into sections or “buckets” of coverage.
A good place to start

• How much insurance do you have?
• Is it enough to replace the home you had?
• Do you WANT to replace the home you had?
• Do you have a mortgage on the home?
• What does your policy/mortgage say about rebuilding?
• If you’re underinsured, what are your options?
  – Build smaller/cheaper/creatively
  – Buy instead of rebuild (ACV v RC)
  – Loans, savings
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, DORA can help
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.
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 Journal
  – 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 journal?

• 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 journal will help you stay organized and keep moving forward.
Sample Letter for Requesting Copies of Claim-Related Documents

- Use this letter to request copies of documents related to your insurance claim such as inspection reports, estimates, measurements, notes, and damage assessments.
- Use this letter to request a complete copy of your claim file from your insurance company.

**NOTE:** This letter is a sample that must be customized to fit the facts of your individual situation and claim. All bracketed and underlined portions must be completed or revised before sending.

(Date)

(Name of adjuster or highest-ranking ins. co. employee you can identify)
(Name of Insurance Co.)
(Address)

Re: Claim Number __________
Date of Loss: __________
Name of Insured: __________
Address of Insured Property: __________

Dear [INSURANCE COMPANY],

As part of your investigation of our claim, your adjuster and people associated with or hired by your company may have inspected our property, taken notes and written or obtained reports and estimates on the damage. We need to see those reports and estimates so we can be informed and continue cooperating with you on our claim. Thank you in advance for your return cooperation.

Please provide complete copies of our claim file and/or all claim-related documents. For purposes of this request, "claim-related documents" means all documents that relate to the evaluation of damages.
A paper trail is essential

- Continuity when adjusters rotate out
- Tracks problems and progress
- Confirms you are cooperating
- Points out specific things they have/haven’t done that are holding up resolution of your claim
- Reminds them about your stress and challenges as a disaster survivor
- Gives them reasonable, specific time frames to reply/comply
- Reminds them of the laws that compel their cooperation
OPTIONS TO BUY OR REBUILD

- Rebuild house as was
- Rebuild different house
- Buy elsewhere
- Rebuild elsewhere

Site of destroyed home

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Your lender/mortgage company and your insurance benefit payments

• We suggest opening a separate bank account for insurance checks and recovery expenses

• Establish a contact at your mortgage co.

• Your lender’s name should not be on any insurance checks for contents, ALE, trees, landscaping, etc. Only dwelling-related benefits

• Do not pay off your mortgage loan with your insurance proceeds without a plan (but continue making your monthly mortgage payments)
Sample “Insurance Accounting” spreadsheet


<table>
<thead>
<tr>
<th>Coverage</th>
<th>A (Dwelling)</th>
<th>B (Other Structures)</th>
<th>C (Personal Property)</th>
<th>D (Loss of Use)</th>
<th>E - Additional Coverages</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Structure</td>
<td>ERC (OPT ID)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coverage (Declarations Page)</td>
<td>$226,500.00</td>
<td>$113,250.00</td>
<td>$22,650.00</td>
<td>$170,100.00</td>
<td>$90,800.00</td>
<td>$645,950.00</td>
</tr>
<tr>
<td>REPLACEMENT COSTS Estimates</td>
<td>$226,500.00</td>
<td>$235,547.89</td>
<td>$87,885.29</td>
<td>$210,569.23</td>
<td>$45,987.33</td>
<td>$1,046,552.37</td>
</tr>
<tr>
<td>Limit of Coverage</td>
<td>$226,500.00</td>
<td>$113,250.00</td>
<td>$22,650.00</td>
<td>$170,100.00</td>
<td>$45,987.33</td>
<td>$601,137.33</td>
</tr>
</tbody>
</table>

| Payments Received              |              |                      |                       |                 |                          |             |
| Date   | Check # | Purpose             | Amount                | Amount          |                          |             |
| 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     |                          | $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               | $503,246.07 |
| Balance                          | $-          | $86,566.26          | $-              | $-              | $11,325.00               | $97,891.26  |

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Disaster Assistance for Homeowners and Renters

Communities impacted by natural disasters and other difficult circumstances such as COVID-19 can face significant housing, financial, and emotional challenges. Whether you're struggling to pay your rent or your mortgage — you're not alone!

Fannie Mae's Disaster Response Network™ is here to help. Its HUD-approved housing counselors can develop a personalized action plan, explain mortgage relief or rental assistance programs, provide financial coaching, and support clients' successful recovery for up to 18 months. It's our way of supporting safe, sustainable housing for the homeowners and renters we serve.
Deep breath
PARTIAL LOSS & SMOKE DAMAGE
UP partial loss and smoke damage publications

- Returning to your home after a wildfire - https://uphelp.org/claim-guidance-publications/first-steps-returning-to-your-home-after-a-wildfire/


- Smoke and ash damage from a wildfire - https://uphelp.org/claim-guidance-publications/smoke-and-ash-damage-from-a-wildfire/

Tips from Partial Loss survivors

• **Try not to move back in** until you feel your home is safe to inhabit:
  – ALE approvals are difficult once you are back home
  – Unseen residues from what burned can harm your health
  – It is difficult to live in the midst of your remediation
  – Insurers may be more engaged to get you back home

• **Speak UP for yourself**, do not rely on your insurer or government to protect and advocate for you:
  – Insurance adjusters have different goals than you do
  – Regulators are very limited in their reach and resources
  – No one knows your home or your body like you do
Persistence pays

• **DO NOT TAKE NO** for an answer when your gut tells you otherwise

• **When they go low, you go high** - Elevate your request up the chain of management

• **Ask for help** from each other, friends and regulators

• **Use our uphelp.org resources** to guide your way

• **Take care of yourself** and your family

• **Find comfort** in establishing routines and rituals

• **Look for the silver linings**
Base limits plus endorsements plus policy wording = your max available benefits

<table>
<thead>
<tr>
<th>A</th>
<th>B Other Structures</th>
<th>C Personal Property</th>
<th>D Loss of Use</th>
</tr>
</thead>
<tbody>
<tr>
<td>$300,200</td>
<td>$30,100</td>
<td>$225,200</td>
<td>$120,100</td>
</tr>
</tbody>
</table>

Section II:

<table>
<thead>
<tr>
<th>E Personal Liability (Personal Injury &amp; Property Damage)</th>
<th>F Medical Payments to Others</th>
</tr>
</thead>
<tbody>
<tr>
<td>Each Occurrence: $1,000,000</td>
<td>Each Person: $1,000</td>
</tr>
<tr>
<td>Each Accident: $25,000</td>
<td></td>
</tr>
</tbody>
</table>

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

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 REUNS).
- 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

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Policy benefits to replace your dwelling

- Dwelling
- Other Structures
- Extended Replacement?
  - commonly 20% (minimum amount required to be offered), 25%, 50% or 100%
- Debris Removal - usually 5%
- Code Upgrade Coverage (Ordinance & Law)
- Inflation Coverage

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Calculating max limits

Coverage A - $500,000
Inflation adjustment is 3% per year
Increases limits by $15,000/ year, or $41.09/day
If loss occurs after 180 days ($41.09 x 180), Increase is $7,397.26
Adjusted Coverage A is $507,397

Extended Replacement Coverage = 25%
Coverage A $507,397 x 25% = $126,849
TOTAL DWELLING Coverage Available (A + ERC) = $634,246

Debris removal is 5% of Coverage A*
Coverage A is $507,397 x 5% = $25,369.85
Debris may (or may not) apply separately to each coverage – A, B, C

*To trigger the additional 5%, the base limit must be exhausted.

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Make a chart of your max limits

<table>
<thead>
<tr>
<th>CATEGORY</th>
<th>LIMITS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dwelling (with inflation)</td>
<td>$421,309.17</td>
</tr>
<tr>
<td>Extended Limits - Dwelling</td>
<td>$210,654.59</td>
</tr>
<tr>
<td>Other Structures (with inflation)</td>
<td>$42,130.92</td>
</tr>
<tr>
<td>Personal Property (with inflation)</td>
<td>$294,916.42</td>
</tr>
<tr>
<td>Building Code (included in cov. A)</td>
<td></td>
</tr>
<tr>
<td>Trees/Plants/Shrubs</td>
<td>$21,065.46</td>
</tr>
<tr>
<td>Debris Removal - Dwelling</td>
<td>$21,065.46</td>
</tr>
<tr>
<td>Debris Removal - OS</td>
<td>$2,106.55</td>
</tr>
<tr>
<td>Debris Removal - Contents</td>
<td>$14,745.82</td>
</tr>
<tr>
<td>Debris Removal - TPS</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>Loss of Use</td>
<td>$209,000.00</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td><strong>$1,237,994.38</strong></td>
</tr>
</tbody>
</table>
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.
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
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.
Creative approaches to temporary living

Additional Living = Temporary Living = Loss of Expense Coverage = Expense Coverage = Use Coverage

- Fair Rental Value versus “as incurred”
- 5th wheel
- Tiny home
- RV

If you don’t ask, you won’t get. The worst that can happen is they say no.
Debris removal

- Commonly adds an additional 5% to each coverage, once the underlying limit is exhausted (some included in limit, some higher %)
- Can use private contractor or locally coordinated program where you assign your debris removal benefits to coordinating entity (if available)
- Make sure private firm can comply with local requirements for removal & disposal of toxic substances
- Additional 5% for contents debris is often overlooked
- Usually does not include any coverage for Trees/Shrubs/Plants (unless they hit the house)
- Photograph debris before it gets taken away, but be safe if sifting
- Try to target still-recognizable items in photos
Who is responsible for debris removal?

Boulder County ROE
https://boco.org/marshall-debris-cleanup

Debris Removal After a Partial or Total Loss

Who is responsible for clearing debris from my lot and is that covered under my policy?

You, as the property owner, are responsible for clearing the debris from your lot. Your policy should cover debris removal as a necessary expense to bring your property back to its pre-loss condition.

Debris removal

SAMPLE LANGUAGE: State Farm and Farmers

1. Debris Removal. We will pay the reasonable expenses you incur in the removal of debris of covered property damaged by a Loss Insured. This expense is included in the limit applying to the damaged property.

When the amount payable for the property damage plus the debris removal exceeds the limit for the damaged property, an additional 5% of that limit is available for debris removal expense. This additional amount of insurance does not apply to Additional Coverage, item 3, Trees, Shrubs and Other Plants.

We will also pay up to $500 in the aggregate for each loss to cover the reasonable expenses you incur in the removal of tree debris from the residence premises when the tree has caused a Loss Insured to Coverage A property.

5. Debris Removal.

We will reimburse you for the reasonable and necessary expenses you incur to remove debris caused by or resulting from covered loss or damage.

If the amount of loss or damage, including reimbursable debris removal expense, exceeds the applicable Coverage A, B or C stated limit for the type of damaged property, we will reimburse you up to an additional 5% of the applicable stated limit for the excess reimbursable debris removal expense you have incurred. This is additional insurance which is excess of the applicable Coverage A, B or C stated limit. No deductible applies to this Extension of Coverage.

Debris removal does not include and we will not reimburse any expenses incurred by you or anyone acting on your behalf to:

a. remediate any contamination; or
b. remove, restore or replace any contaminated land, water, air, buildings, structures or personal property, either on or off the residence premises.

This coverage does not apply to any debris removal of any tree, shrub, plant or lawn, unless the tree, shrub, plant or lawn first damaged covered Coverage A or B property. Then the removal of the tree, shrub, plant or lawn will be included in this Debris Removal coverage.


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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.

<table>
<thead>
<tr>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dwelling</td>
<td>Other Structures</td>
<td>Personal Property</td>
<td>Loss of Use</td>
</tr>
<tr>
<td>$300,200</td>
<td>$30,100</td>
<td>$225,200</td>
<td>$120,100</td>
</tr>
</tbody>
</table>

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Coverage B: Other Structures

• Also called “Dwelling Extension”
• Usually limited to 10% of Coverage A limit
• Some companies let you increase this $
• What qualifies varies quite a bit by company
• Some items that are “other structures” under one policy, might be landscaping under another policy
Coverage B: Examples

Coverage B (Separate Structures)
We insure separate structures.

We do not insure:

1. separate structures which are intended for use in business
   or which are actually used in whole or in part for business
   purposes by an insured or any other person;
2. separate structures used principally for the storage of
   business property; or
3. separate structures rented or held for rental to any person
   who is not a tenant of the dwelling, unless used solely as a
   private garage.

2. Dwelling Extension. We cover other structures on the
   residence premises, separated from the dwelling by clear space. Structures connected to the dwelling by only
   a fence, utility line, or similar connection are considered
   to be other structures.

We do not cover other structures:

a. not permanently attached to or otherwise forming a
   part of the realty;

b. used in whole or in part for business purposes; or

c. rented or held for rental to a person not a tenant of
   the dwelling, unless used solely as a private garage.

34. Separate structure - means:

a. those structures, including buildings and building
   structures, on the residence premises set apart
   from the dwelling by clear space or structures only
   connected to the dwelling by a fence, wall, sidewalk,
   walkway, driveway, patio, decking or utility line or similar
   connection; and

b. all fences, walls not part of a building, sidewalks,
   walkways, driveways, pools, pool cages, piers, wharfs,
   boat docks and spas on the residence premises,
   whether or not abutting or connected to the dwelling.
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.
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)
# Mobile/manufactured home coverage and claim guidance Declarations Page

## Main Coverages (A, B, C, D)

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>AMOUNT OF INSURANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Dwelling</td>
<td>$53,303</td>
</tr>
<tr>
<td>B. Other Structures</td>
<td>$5,330</td>
</tr>
<tr>
<td>C. Personal Property</td>
<td>$36,651</td>
</tr>
<tr>
<td>D. Additional Living Expense</td>
<td>$10,661</td>
</tr>
</tbody>
</table>

**Note:** Refer to Section I “Our Payment Methods” to see how these amounts will be applied.

## Section I: Your Property Coverages

### Liability Coverages

<table>
<thead>
<tr>
<th>COVERAGES</th>
<th>LIMIT OF LIABILITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>E. Personal Liability</td>
<td>$300,000</td>
</tr>
<tr>
<td>F. Medical Payments to Others</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

**Total Section I and II Coverages Premium:** $292.00

## Endorsements (Replacement Cost)

### Forms and Endorsements

<table>
<thead>
<tr>
<th>FORMS AND ENDORSEMENTS</th>
<th>ADDL/RETURN</th>
<th>POLICY PREMIUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>4035 01/07 Additional Coverage Endorsements</td>
<td>$5.00</td>
<td></td>
</tr>
<tr>
<td>4058 01/07 Water Damage from Sewers and Drains</td>
<td>$75.00</td>
<td></td>
</tr>
<tr>
<td>4085 01/08 Homeowners Insurance for NPG Homes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5111 04/08 Replacement Cost Personal Property</td>
<td>$29.00</td>
<td></td>
</tr>
<tr>
<td>5112 04/08 Extended R/C Payment Method</td>
<td>$20.00</td>
<td></td>
</tr>
<tr>
<td>5585 06/00 Workers Comp. &amp; Employer’s Liability</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5637 05/09 Medical Payments to Others - CA</td>
<td>$10.00</td>
<td></td>
</tr>
<tr>
<td>6007 12/10 Required Change - California</td>
<td>No Added Charge</td>
<td></td>
</tr>
</tbody>
</table>

**Total Forms and Endorsements Premium:** $139.00

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ENDORSEMENTS YOU MAY OR MAY NOT HAVE
Extended Replacement Coverage

• Many HO policies sold today have “extended replacement” provisions.
• These provide additional funds to replace your home when your Coverage A limits are inadequate to repair/replace your dwelling.
• Most language is included in the Loss Settlement section, or added by Endorsement.
• The naming varies, look for “extended” “replacement”.
• Limits vary from 20% to 200%.
• Most policies apply the extended benefits only to Coverage A.
• Some policies apply ERC to A, B and C.
Sample Endorsement - ERC

(2) **Extended Dwelling Coverage Amount.** We will settle covered losses to the dwelling under Coverage A up to an additional 50% of the limit of liability shown in the Declarations for Coverage A. You agree to:

(a) insure the dwelling to 100% of its estimated *replacement cost* as agreed by us;

(b) make yearly adjustments of Coverage A reflecting changes in the cost of construction for the area;

(c) notify us of any addition or other remodeling which increases the *replacement cost* of the dwelling $5,000 or more;

   i. within 90 days of the start of the construction; or

   ii. before the end of the current policy period,

   whichever is longer and pay any resulting additional premium; and

(d) repair or replace the damaged dwelling.

If you fail to comply with any of the above provisions, the limit of liability shown in the Declarations for Coverage A shall apply.

In the event of a covered loss resulting from an Insurance Services Offices® declared catastrophe for the state in which the *residence premises* is located, the limit for Extended Dwelling Coverage shall be up to twice the percentage shown for Extended Dwelling Coverage on the Declarations.

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ERC Examples

Option ID - Increased Dwelling Limit. We will settle losses to damaged building structures covered under COVERAGE A - DWELLING according to the SECTION I - LOSS SETTLEMENT provision shown in the Declarations.

If the amount you actually and necessarily spend to repair or replace damaged building structures exceeds the applicable limit of liability shown in the Declarations, we will pay the additional amounts not to exceed:

1. the Option ID limit of liability shown in the Declarations to repair or replace the Dwelling; or

2. 10% of the Option ID limit of liability to repair or replace building structures covered under COVERAGE A - DWELLING, Dwelling Extension.

Loss Settlement Provision (See Policy)
A1 Replacement Cost - Similar Construction
B1 Limited Replacement Cost - Coverage B

Forms, Options, & Endorsements
Homeowners Policy
Homeowners Policy Endorsement
Amendatory Endorsement
Jewelry and Furs $1,500 Each Article/$2,500 Aggregate
Firearms $2,500 Each Article/$5,000 Aggregate
Increase Dwg Up to $ 93,900
Ordinance/Law 25%/75 $ 117,375

HO-28 (Ed. 01-05)
LIMITED HOME REPLACEMENT COST ENDORSEMENT

In exchange for your agreement to insure the dwelling and other building structures shown in the Declarations in accordance with the following provisions and to pay the applicable premium we agree that the limit of liability under Coverage A – Dwelling and Coverage B – Other Structures is increased to 150% of the respective amounts shown in the Declarations if:

1. the dwelling and other building structures shown in the Declarations have been insured at the time this endorsement was added to the policy to 100% of their replacement cost as determined by us; and

2. each annual adjustment to the limits of liability resulting from the Adjustments to Coverage Limits provisions of Section I – Coverages, conditions has been accepted by you; and

3. you notify us within 90 days of the start of any additions or other physical changes which increase the value of such dwelling or other building structures on the residence premises by $5,000 or more.

Coverage is limited to the amount reasonably necessary to repair or replace the dwelling and other building structures, but does not include any costs required to replace, rebuild, stabilize or otherwise restore or protect the land.

Special Exclusion. The coverage provided by this endorsement shall not apply to any loss caused by an earthquake.

This endorsement supersedes Section I – Conditions, 3.b (1), (2) and (3).

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Code Upgrade Coverage

• Most HO Policies, but not all have some (usually 10%) coverage for CODE UPGRADES.
  • 10% is the minimum required to be offered.

• Some add it as an extra limit, some do not.

• You can purchase more (20%-50% or more) – more important for an older home that has not been updated.

• Pays for upgrades to your home that you are required to add, based upon a building ordinance or law, to bring THE HOME YOU LOST up to current codes.

• Check endorsements, as policy is often modified.
Option OL - Building Ordinance or Law.

1. Coverage Provided.

The total limit of insurance provided by this Building Ordinance or Law provision will not exceed an amount equal to the Option OL|percentage shown in the Declarations of the Coverage A limit shown in the Declarations at the time of the loss, as adjusted by the inflation coverage provisions of the policy. This is an additional amount of insurance and applies only to the dwelling.

2. Damaged Portions of Dwelling.

When the dwelling covered under COVERAGE A - DWELLING is damaged by a Loss Insured we will pay for the increased cost to repair or rebuild the physically damaged portion of the dwelling caused by the enforcement of a building, zoning or land use ordinance or law if the enforcement is directly caused by the same Loss Insured and the requirement is in effect at the time the Loss Insured occurs.


When the dwelling covered under COVERAGE A - DWELLING is damaged by a Loss Insured we will also pay for:
ADDITIONAL PROPERTY COVERAGES

Item 7. Building Ordinance or Law Coverage is deleted and replaced by the following:

7. Building Ordinance or Law Coverage. Damage to building or personal property we cover caused by a Building or Personal Property Loss We Cover will be settled on the basis of any ordinance or law that regulates the construction, repair or demolition of this property.

This coverage does not apply:

a. to loss caused by the peril of earthquake;

b. to loss to any undamaged portion of the building or personal property we cover;

c. unless you choose to repair or rebuild your home at its present location.

We do not cover:

a. the loss in value to any covered building or other structure due to the requirements of any ordinance or law; or

b. the costs to comply with any ordinance which requires any insured or other to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, pollutants.

This is not an additional amount of insurance.

SPECIAL LIMIT OF LIABILITY

In the event of a covered loss resulting from an Insurance Services Offices® declared catastrophe for the state in which the residence premises is located, the limit available for Building Ordinance or Law Coverage shall be increased by 100%.
Deep breath
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.

• Many 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
  – You can also view past workshops on this topic at www.uphelp.org

• It may take a while to determine whether you are underinsured.
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
What is lowballing?
Lowballing is when the insurance company undervalues your losses and offers you less than what your policy entitles you to collect.

Why would my insurance company lowball me?
For the same reason that anyone in a large $ business transaction makes a low opening “offer”.

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How can I counteract Lowballing?

• Get and present to your insurer detailed written estimates from reputable independent builders.
• Consider hiring your own expert to create an *independent “scope of loss”* for your destroyed home.
• Set up a face-to-face meeting between your selected contractor and your insurance adjuster to reconcile pricing/scope differences.
Establishing a fair replacement value for your dwelling

- Get General Contractor and Subcontractor bids based on original or reconstructed plans of original dwelling
- Correct errors in company adjuster’s Xactimate estimate
- Hire a construction cost estimator
- Photographs (pre/post, family, friends,…)
- Public records, Google Earth
- Home purchase documents
- Virtual real estate listings (Zillow, etc.)
- Consider condition and age for RC versus ACV
- Hire a public adjuster
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

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SOURCES OF HELP
You have many past and current fellow travelers on the road to wildfire recovery.
Sources of support and help

- [www.uphelp.org](http://www.uphelp.org)
- [www.doi.colorado.gov](http://www.doi.colorado.gov)
- Previous wildfire survivors/Team UP
- Your insurance policy and company
- Reputable professionals (construction, claim, legal, air quality)
- Case Managers
- Your elected officials (local, state, federal)
- FEMA (Register!!!), SBA
Claim handling standards

You have the right to be paid for your covered losses in a timely manner.

- Your insurer must make a decision on claims and/or pay benefits due under the policy within sixty (60) days after receipt of a valid and complete claim unless there is a reasonable dispute, provided the insured has complied with the terms and conditions of the policy of insurance.”
  [3 Colo. Code Regs. 702-5]
- To be in receipt of a “valid and complete claim,” your insurance adjuster will ask for proof of your damaged property as it existed before the loss, estimates to fix, restore or rebuild, and as much itemization and valuation of losses as you can muster.
- Letters, photos or statements from family, friends, or relatives who visited your home can be helpful.

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You have many rights under CO law

The Colorado Homeowners Insurance Reform Act of 2013 (found in Colorado Revised Statutes 10-4-110.8)

• Upon request, you are entitled to a copy of your policy within 3 days, or a certified copy within 30 days
• The insurer must consider an estimate from a licensed contractor or licensed architect submitted by the policyholder as the basis for establishing the replacement cost
• Policyholders who suffer a total loss to a furnished dwelling must be offered at least 30% of their contents limit without requiring an inventory
• If you receive the depreciated value of contents, the insurer must provide the methodology used for determining the depreciated value of the insured contents
• 365 days minimum to submit a Contents inventory

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Rights under CO law (continued)

- 365 days minimum Additional Living Expenses in every policy. (Insurer must offer 24 months at the point of sale)
- 365 days after the expiration of Additional Living Expenses benefits to replace and recover full replacement cost.
- Colorado law on the statute of limitations trumps insurance policy suit limitations
- Law and Ordinance coverage must have been made available for at least 10% of Coverage A
- Extended Replacement Cost coverage must have been made available for at least 20% of Coverage A
- The text of all endorsements, summary disclosure forms, and homeowner's insurance policies must not exceed the tenth-grade reading level, as measured by the Flesch-Kincaid grade level formula, or must not score less than fifty as measured by the Flesch reading ease formula.
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 they charge a fee that is a percentage of the money you recover 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/hiringhelp
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.
If you decide to hire a PA, then…

• Be sure to hire ONLY a licensed public adjuster
  – Ask for their license number and check it
• Ask for references and check them!
• Ask the PA if they are a member of:
  – RMAPIA (Rocky Mountain Association of Public Insurance Adjusters)
  – NAPIA (National Association of Public Insurance Adjusters)
Stay informed

• Encourage friends to email info@uphelp.org
  – To be added to our mailing list for notices of future events and updated guidance

• www.uphelp.org/MarshallFire

• Follow us on social media
  – Facebook.com/uphelp
  – Instagram: united_policyholders
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/samples
• Get help from DORA and/or claim help professionals.
  – www.doi.colorado.gov
  – www.uphelp.org/findhelp
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
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
Upcoming Roadmap to Recovery® Events

Survivor to Survivor Forum
Tuesday, February 1, 8:00 p.m. MT
Register: www.uphelp.org/feb1

Roadmap to Recovery® Q&A
Wednesday, February 2, 6:00 p.m. MT
Register: www.uphelp.org/feb2
Submit your question: www.uphelp.org/r2rhelp_marshall

How to Read and Understand Your Policy
Wednesday, February 9, 6:00 p.m. MT
Register: www.uphelp.org/feb9

Survivor to Survivor Forum
Tuesday, February 15, 8:00 p.m. MT
Register: www.uphelp.org/feb15
Join us for a FREE Q&A webinar next week

Roadmap to Recovery® Q&A

Wednesday, February 2, 6:00 p.m. MT

Register: www.uphelp.org/feb2

Submit your question in advance: www.uphelp.org/r2rhelp_marshall
Marshall Fire Disaster Recovery Help Library
www.uphelp.org/disaster-recovery-help/marshallfire/

- Wildfire 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/events

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BOULDER COUNTY
INSPIRING IDEAS. IGNITING ACTION.

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