



2023 Maui Wildfires Roadmap to Recovery Orientation

September 27, 2023

To download today's slide deck

The screenshot shows a web browser at the URL uphelp.org/events/maui-wildfire-recovery-orientation-webinar/. The page features the United Policyholders logo and a navigation menu with links for HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, EVENTS, COMMUNITY, and SUPPORT UP. The main content area is titled "EVENTS" and includes a breadcrumb trail: Home >> Events >> Maui Wildfire Recovery Orientation Webinar. The event details are as follows:

- Maui Wildfire Recovery Orientation Webinar**
- Wednesday, September 27, 2023**
12 p.m. HST
- Zoom - registration required**
- 2023 Hawai'i wildfire survivors**

A purple **REGISTER** button is located below the event details. On the right side, a **RESOURCES** section lists several links:

- [First Steps After a Wildfire](#)
- [Top 10 Insurance Claim Tips](#)
- [9.27.23 Flyer: Maui Wildfire Recovery Orientation Webinar](#)
- [Slide Deck: Maui Wildfire Recovery Orientation Webinar](#)

Amy Bach

Co-Founder and Executive Director



- Shaping and leading the Roadmap to Recovery®, Roadmap to Preparedness and Advocacy and Action programs since 1995
- A professional insurance consumer advocate since 1984
- Published author, experienced trial and regulatory attorney
- Official Consumer Representative, National Association of Insurance Commissioners
- Appointed member, Federal Advisory Committee on Insurance (US Treasury)

United Policyholders (UP) and our Roadmap to Recovery[®] Program

- A national 501(c)3 not-for-profit that is a trusted information resource and respected voice for insurance consumers in all 50 states.
- 32 year track record and expertise in disaster recovery and insurance legal matters
- The Roadmap to Recovery program = *Post disaster guidance and services focused on financial, insurance, real estate and construction decision-making and emotional recovery*
- Funded by donations and grants, volunteers/*pro bono*. You can't hire us, our services are free, but limited
- Partners include DOIs, VOAD members, Insurance, Legal, Construction and Personal Finance professionals



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2023 Hawai'i Wildfires – Insurance Claim and Recovery Help



[UPCOMING EVENTS >](#)

Maui Wildfire Recovery Orientation Webinar

📅 Wednesday, September 27, 2023
12 p.m. HST

📍 Zoom - registration required

👤 2023 Hawai'i wildfire survivors



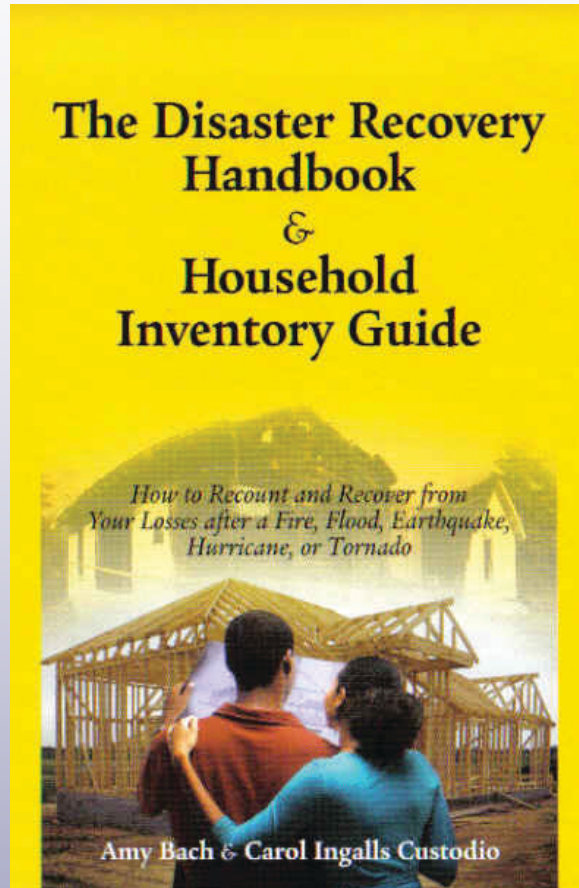
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2023 HAWAI'I WILDFIRE UPDATES

First Name *

Last Name

“The Little Yellow Book”



Free copies are
available

info@uphelp.org

Lahaina Civic Center



1840 HI-30, Lahaina, HI 96761

- Visit the United Policyholders table for in-person information
- Other recovery agencies and help resources available

Roadmap to Recovery™

- Webinars and workshops:
- Emotional support
 - Survivor to Survivor
- Decision-making help
 - Mortgages, loans, rebuild or move...
 - Taxes, legal matters, construction
- Insurance problem solving
 - Underinsured dwelling, inadequate ALE
 - Partial losses/Smoke
- Online and print guidance
- Surveys/data gathering
- Pro Bono Prof'l Help clinics

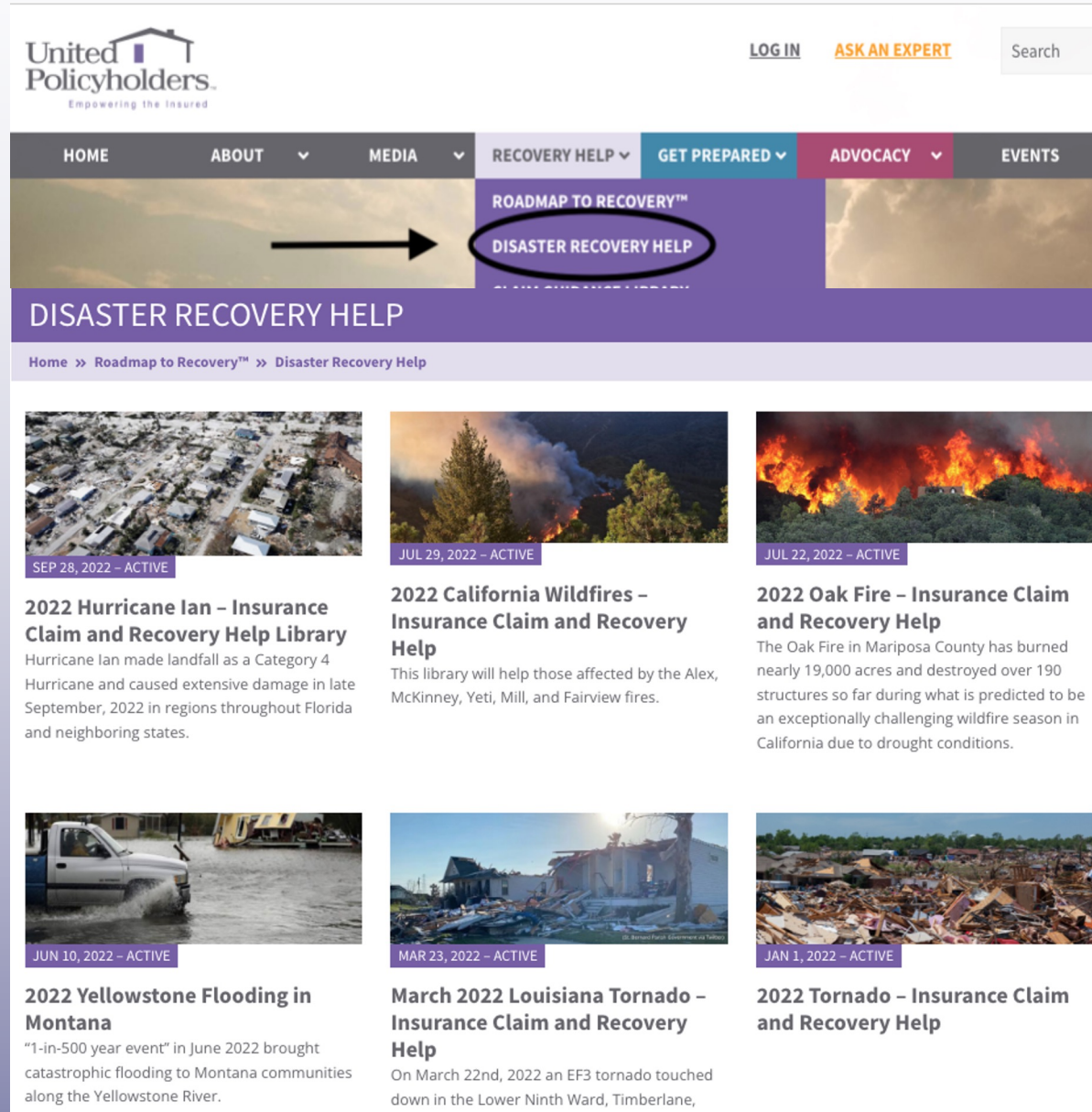


Free online help 24/7

uphelp.org/recovery/disaster-recovery-help

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

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The screenshot shows the United Policyholders website interface. At the top, there is a navigation bar with links for HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, and EVENTS. Below this is a banner for 'ROADMAP TO RECOVERY™' with a sub-link for 'DISASTER RECOVERY HELP' circled in red. The main content area features a grid of disaster recovery help articles, each with a representative image, a date, and a title.

Image Description	Date	Title	Summary
Aerial view of a residential area with significant damage to houses and roofs.	SEP 28, 2022 - ACTIVE	2022 Hurricane Ian – Insurance Claim and Recovery Help Library	Hurricane Ian made landfall as a Category 4 Hurricane and caused extensive damage in late September, 2022 in regions throughout Florida and neighboring states.
Large wildfire with thick smoke rising from the trees.	JUL 29, 2022 - ACTIVE	2022 California Wildfires – Insurance Claim and Recovery Help	This library will help those affected by the Alex, McKinney, Yeti, Mill, and Fairview fires.
Large wildfire with bright orange flames and thick smoke.	JUL 22, 2022 - ACTIVE	2022 Oak Fire – Insurance Claim and Recovery Help	The Oak Fire in Mariposa County has burned nearly 19,000 acres and destroyed over 190 structures so far during what is predicted to be an exceptionally challenging wildfire season in California due to drought conditions.
A white pickup truck driving through deep floodwaters.	JUN 10, 2022 - ACTIVE	2022 Yellowstone Flooding in Montana	"1-in-500 year event" in June 2022 brought catastrophic flooding to Montana communities along the Yellowstone River.
Debris from a destroyed building, including twisted metal and charred wood.	MAR 23, 2022 - ACTIVE	March 2022 Louisiana Tornado – Insurance Claim and Recovery Help	On March 22nd, 2022 an EF3 tornado touched down in the Lower Ninth Ward, Timberlane,
Debris from a destroyed building, including twisted metal and charred wood.	JAN 1, 2022 - ACTIVE	2022 Tornado – Insurance Claim and Recovery Help	

Wildfire recovery is a *process*...
take it one day at a time



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Annie Barbour, R2R Coordinator

Annie is a 2017 Tubbs Fire survivor. Following the Tubbs Fire, a group of neighbors formed a group to help their neighborhood reconstruct as quickly as possible while minimizing problems in the process. This group became known as Coffey Strong. She became familiar with United Policyholders at that time when they helped her community work through the insurance issues. As that recovery has wound down, she began to volunteer with UPH to further help survivors. She is naturally drawn towards advocacy.



Rebuilding (2017 Tubbs Fire)



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Foundation



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Framing



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Starting interior



© 2018 ROBERT STARKEY

Nearly there

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Home again!



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Pace yourself, don't rush

- This is hard advice to follow because you may be bombarded with offers and decisions
- 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.

Speak “UP”

- 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
- Present your requests clearly and in writing
- Explain what you need, when you need it, and why you are entitled to it
 - “Can you show me where it says that in my policy?”

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

You need a complete and current copy of your home insurance policies

- 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

Typical categories of coverage:

- Coverage A – Dwelling (ACV/RCV/Extended)
- Coverage B - Other Structures
- Coverage C – Personal Property (ACV/RCV)
- Coverage D – Loss of Use/ Additional Living Expenses
(Dollar amount or time limited)
- Additional Coverages
 - Debris Removal
 - Trees, Shrubs, Landscaping
 - Building Code/Law & Ordinance compliance

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



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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.

A company adjuster may be friendly but they're not your friend – they're a trained negotiator

You're not on a level playing field – get help when you need it!

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

- NO. Some claims go smoothly. We hope yours does.
- But when large dollars are at stake, disputes often arise.
- Being informed and empowered is the key.

Reality check

An insurance claim on a total loss from a wildfire can be a full time job, and/or very hard to manage on your own...

Claim help professionals

- Public Adjusters
 - Construction cost estimators
 - Restoration/Remediation Specialists
 - Indoor Air Quality/Industrial Hygienists
 - Forensic Experts/testing/labs
- Contractors/Builders
- Policyholder Attorneys

Getting on the road to recovery



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Understanding your policy

- Declarations page plus policy wording = max available benefits
- Not all declarations pages look the same
- Should set forth:
 - Name of **Insured**
 - Location of insured property
 - Policy period
 - Major coverages and limits of liability
 - Endorsement/Riders
 - Deductible(s)
 - Lender information
 - Additional insureds

AMCO INSURANCE COMPANY
50391-1100

HOMEOWNERS POLICY

AGENCY **INSURANCE SVCS CA**

CONTINUATION DECLARATIONS

The limit of liability for the structure (Coverage A) is based on the 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.

NAME INSURED AND ADDRESS
HOMEOWNER, JOE
1234 CREEK ROAD
ANYTOWN, CA 23456

Policy Period From: **05-14-18** To: **05-14-19**
12:01 A.M. Standard Time
Effective Date of Change

The described residence premises covered hereunder is located at the above address, unless otherwise stated herein. (No., Street, City, State, Zip Code)

PREVIOUS POLICY NUMBER **HA 00122222-222**
JOE'S MORTGAGE LLC ISAOA

11501-7729

COVERAGE AND LIMITS OF LIABILITY					
SECTION I			SECTION II		
A. DWELLING	B. OTHER STRUCTURES	C. PERSONAL PROPERTY	D. LOSS OF USE	E. PERSONAL LIABILITY	F. MEDICAL PAY EACH PERSON
210,600	21,060	147,420	IN 12 MOS.	300,000	1,000
FOR LOSSES ARISING UNDER SECTION I, WE WILL PAY ONLY THAT PART OF THE LOSS IN EXCESS OF \$500.					

COVERAGE	DESCRIPTION	PREMIUM	COVERAGES	DESCRIPTION	PREMIUM
BASIC COVERAGE					
HO3	01/00	1,097.00	12747	12/01	
HO90	05/02		HO48	01/00	58.00
12559	02/07		12567P	02/07	22.00
HO216	01/00	22.00CR	11796	07/11	
438BFUN	05/42		10940	07/89	
IN2004	03/04		IN2264	03/06	
IN2499	10/08		IN0000	04/09	
IN0100	01/10		HO300CA	10/14	
IN2709	12/15		IN2710	01/16	
IN2722	02/17				
				TOTAL PREMIUM	1,155.00

Additional Residence Occupied By Insured

RETENTION CREDIT

Mortgage Loss Payee or Other Interest

Loan Number **9999967718**

STAR MORTGAGE LLC PO BOX 111 **1ST MORT**

45501-7729

AMCO INSURANCE COMPANY

Authorized Representative
7291717346 47

DIRECT BILL 0000 18081 004743 INSURED COPY

Base limits, coverage extensions

Coverage detail for the property insured

Coverage	Limits of Liability	Applicable Deductible(s)
Dwelling Protection - with Building Structure Reimbursement Extended Limits	\$210,000	▪ \$1,000 All peril
Other Structures Protection	\$21,000	▪ \$1,000 All peril
Personal Property Protection - Reimbursement Provision	\$157,500	▪ \$1,000 All peril
Additional Living Expense	Up to 12 months	
Family Liability Protection	\$300,000 each occurrence	
Guest Medical Protection	\$5,000 each person	

► Other Coverages Not Purchased:

- Business Property Protection*
- Business Pursuits*
- Cellular Communication System*
- Electronic Data Processing Equipment*
- Extended Coverage on Cameras*
- Extended Coverage on Jewelry, Watches and Furs*
- Extended Coverage on Musical Instruments*
- Extended Coverage on Sports Equipment*
- Fire Department Charges*
- Golf Cart*
- Home Day Care*
- Incidental Office, Private School Or Studio*
- Increased Coverage on Money*
- Increased Coverage on Securities*
- Increased Silverware Theft Limit*
- Loss Assessments*
- Satellite Dish Antennas*

H1070NBD

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
 - Extra mileage/gas
 - Laundry costs if your rental doesn't have a W/D
 - See www.uphelp.org/ALE and *Sample Letter requesting info about insurance benefits for ALE*
- Your mortgage payments are NOT covered.
- Request cash advances, flexibility
- 12 or 24 months, see: Ins. Comm'r memo 2023-5A
- w/or w/out a dollar limit

ALE creativity

1. Fair Rental Value vs “as incurred”
2. 5th wheel
3. Tiny home/Manufactured home
4. RV
5. If you don't ask, you won't get. The worst that can happen is they say no.
6. If staying w/friends/relatives – see #1

HI DOI Memo 2023-5A Issued 9-14-2023

Concerning Extension of Policyholder Benefits in the Event of a Catastrophic Disaster

...One concern that keeps arising is the time period to utilize the Additional Living Expenses (ALE). The time period varies among insurers, but is often 12 months from the date of event. Recovery for Lahiana in particular will take a significant amount time. For this reason, the Commissioner encourages all insurers providing residential property insurance to those affected by the August 2023 wildfires on Maui Island to voluntarily provide policyholders at least 36 months of ALE, subject to policy limits.

This Memo is directed to all insurers in this State providing residential property insurance in areas impacted by the August 8, 2023, wildfires.

- [HI DOI Memo 2023-5A - https://cca.hawaii.gov/ins/files/2023/09/IC-Memo-2023-5A.pdf](https://cca.hawaii.gov/ins/files/2023/09/IC-Memo-2023-5A.pdf)

Debris removal

- Photo document or have someone photo document your lot before debris removed
- Understand your max available insurance
- Learn your options (solo vs. coordinated)
- Consider holding debris removal insurance funds in an account for later

🔔 Re-entry Update: Find Lahaina zones that have re-opened. Re-entry for Kula has completed.



MAUI RECOVERS

Get updated ▾ Financial & Housing News FAQ Contact

Subscribe for Updates

EXPLORE

🏠 Re-entry to Impacted Areas

🛡️ Safety Info for Returning to Your Property

💧 Water and Wastewater

📍 Maps and Data

🗑️ Fire Debris Removal

🔄 Recovery Phases

🏠 Financial and Housing Assistance

Fire Debris Removal

The August 2023 Maui Wildfires Disaster damaged or destroyed more than 2,000 Maui properties and will require a coordinated fire debris removal cleanup. The cleanup process includes two phases. Phase 1 is removal of hazardous materials; Phase 2 is removal of other fire-related debris.

The County of Maui will oversee priorities during the fire cleanup while working in partnership with state and federal agencies who are here to support the community with this process.



MAUI WILDFIRE DISASTER RESPONSE Consolidated Debris Removal Program

Cultural Monitors Will Be On-Site During This Process

Phase 1: Hazardous Materials

Phase 2: Consolidated Debris Removal Program



Hazardous Materials Removal & Infrastructure Assessments

The U.S. Environmental Protection Agency removes hazardous materials like paints, solvents, oils,

Public Access

Community members will be permitted to return to their properties and retrieve items

Enrollment

Maui County collects right-of-entry forms from property owners and provides them to the U.S. Army Corps of

Ash and Fire-Damaged Material Removal

The U.S. Army Corps of Engineers will remove approved fire-damaged

Environmental Testing

Environmental testing will be completed to ensure a property is safe to rebuild

Extended Coverages

- Many policies sold today include a formula that increases your dwelling (and some other) limits by 25%, 50%, or 100%) if base limits are too low to repair/replace your damaged/destroyed home
- Inflation protection features

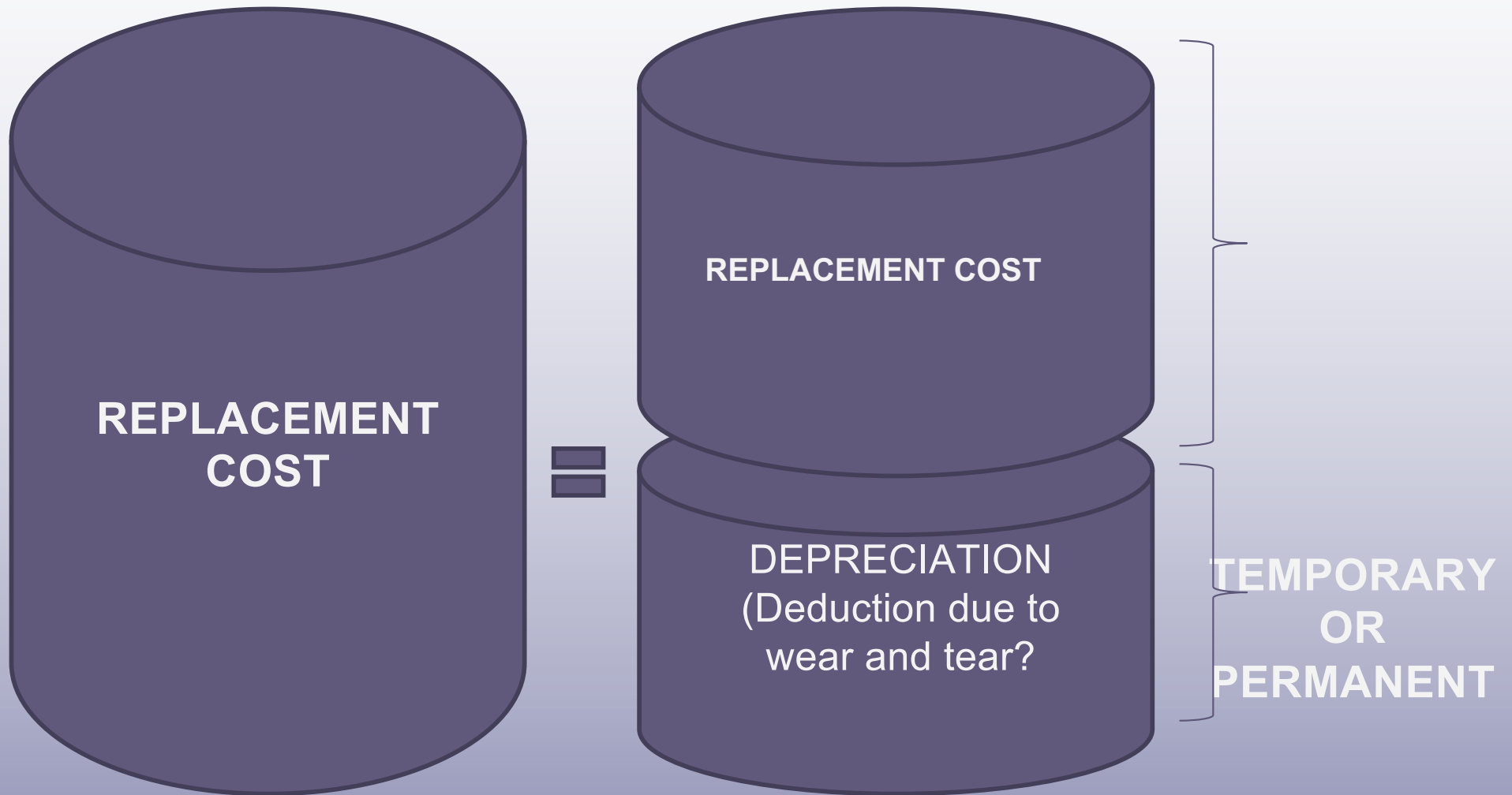
The flow of insurance funds

- Cash advances
- ACV payments when values are set
- RCV payments upon proof of expenditures, replacement, repairs completed
- Negotiated cash-outs (possibly...)

How your insurer will value your dwelling and personal property losses:

- **REPLACEMENT VALUE** (or “RV”) - what it will cost for you to replace it now
- **ACTUAL CASH VALUE** (or “ACV”) – depreciated to what its value was at the time of the loss (“Craigslist” price)

Depreciation/holdbacks = math and proof headaches



Check out "Depreciation Basics"
(<https://www.uphelp.org/pubs/depreciation-basics>)

Common “hot spots”

Insurance

- Adjuster delays, adversarial
- Misinformation on policy benefits owed
- Lowball valuations of dwellings, contents, etc
- Excessive depreciation
- Underinsurance (dwelling, ALE, code upgrades)
- Itemized inventory vs. % offer

Other

- Zoning/Permitting issues (setbacks, building codes)
- Scams, hard sell solicitations, fees that eat up precious insurance benefits
- FEMA/SBA denial based on insurance, appeal process

Valerie Brown

Deputy Executive Director



- 15 years experience in disaster recovery
- Officer and Board Member, Disaster Leadership Team
- President, San Diego VOAD

Sources of non insurance \$

- FEMA IA (**Register!**)
- FEMA Housing Assistance
- SBA low interest loan up to \$500,000
- Charitable aid/grants (United Way, Red Cross, etc.)
- Bank loans
- Settlement/verdict in a lawsuit against a responsible party

Apply in person at the Disaster Recovery Center.

The center is located at: University of Hawai'i Maui College, 310 W. Ka'ahumanu Ave., Pilina Building, Kahului, Hawai'i 96732.

Hours of operation are **8 a.m. to 7 p.m. HST**, seven days a week. The center is accessible to people with disabilities and those with other access and functional needs. Reasonable accommodations and American Sign Language are available by request.

The center also offers interpreters and translated printed materials in many languages.

3 Ways to Apply for Disaster Aid

ONLINE



DisasterAssistance.gov

FEMA APP



Download the FEMA APP

CALL



800-621-3362



FEMA



U.S. Small Business Administration

Areas eligible for SBA disaster loans

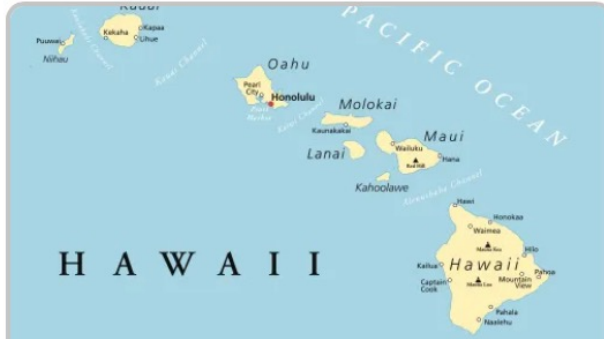
The county of Maui, Hawaii is eligible for SBA disaster assistance as a result of the Hawaii wildfires. Additionally, the county of Kalawao, Hawaii is eligible for economic injury assistance.

Application filing deadlines:

- Physical damage: October 10, 2023
- Economic injury: May 10, 2024

To apply, call 800-659-2955 or go online at www.SBA.gov/disaster

*Information current as of August 16, 2023



Hawaii wildfires

Get disaster assistance



Disaster Loan Assistance

The SBA offers disaster assistance in the form of low interest loans to businesses, nonprofit organizations, homeowners, and renters located in regions affected by declared disasters. SBA also provides eligible small businesses and nonprofit organizations with working capital to help overcome the economic injury of a declared disaster.

Business Resource and Assessment Center	MAUI COUNTY Hawaii Technology Development Corp. Maui Research Technology Center (MRTC) Building #A, Suite 202 590 Lipoa Parkway Kihei, HI 96753	Mondays – Fridays 8:00 am – 5:00 pm HST Saturdays 10:00 am – 2:00 pm HST
Disaster Recovery Center	MAUI COUNTY Lahaina Civic Center 1840 Honoapiilani Hwy (HI-30) Lahaina, HI 96761	Mondays – Sundays 8:00 am – 7:00 pm HST
Portable Loan Outreach Center	MAUI COUNTY Maui Resorts Rentals 30 Halawai Drive Lahaina, HI 96761	Mondays – Saturdays 9:00 am – 5:00 pm HST
Disaster Recovery Center	MAUI COUNTY Mayor Hannibal Tavares Comm. Center (Lower Multi-Purpose Room) 91 Pukalani Street Makawao, HI 96768	Mondays – Sundays 8:00 am – 7:00 pm HST
Disaster Recovery Center	MAUI COUNTY University of Hawaii Maui College Building 2205 Communications Services Room 310 W Ka’ahumanu Avenue Kahului, HI 96732	Mondays – Sundays 8:00 am – 7:00 pm HST
Business Recovery Center	MAUI COUNTY Hawaii Technology Development Corp. Maui Research Technology Center (MRTC) Building #A, Suite 119 (Conference Rm.) 590 Lipoa Parkway Kihei, HI 96753	Mondays – Fridays 8:00 am – 5:00 pm HST Saturdays 10:00 am – 2:00 pm HST

Hawai'i Insurance Consumer Rights

- Hawai'i Revised Statutes (HRS) Title 24 Insurance
- Chapter 431, Article 13 — Unfair Methods of Competition and Unfair and Deceptive Acts and Practices
- Chapter 431, Article 13, 103(11) Unfair Claim Settlement Practices
- Notices and bulletins issued by the Hawai'i Insurance Department

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



State of Hawaii

**Department of Commerce and Consumer
Affairs**

Ka 'Oihana Pili Kālepa

Hawaii Department of Commerce and Consumer Affairs' Insurance Division

The Hawaii Insurance Division will be at the
FEMA Disaster Resource Center daily:

8:30 a.m. – 6:00 p.m.

Uh Maui College, 310 W Ka'Ahumanu Ave.

Phone: (808) 586-2790

Email: insurance@dcca.hawaii.gov

<https://cca.hawaii.gov/ins/fire-claim-information/>



[Home](#) » [Main](#) » Fire Claim Information

FIRE CLAIM INFORMATION

Posted on Aug 17, 2023 in [Main](#)



Hawaii law requires your insurer to investigate and pay your claim fairly, timely and in full

- Insurer must respond with reasonable promptness, within 15 working days See Haw. Rev. Stat. § 431:13-103(a)(11)(B).
- Insurer's response must be more than an acknowledgment that correspondence has been received. Insurer must adequately address concerns stated in the communication. See Haw. Rev. Stat. § 431:13-103(a)(11)(B).
- Insurer must affirm or deny coverage of claims within a reasonable time after proofs of loss have been completed. See Haw. Rev. Stat. § 431:13-103(a)(11)(E).

What does the HI law require?

- **15 Working Days** – Your insurer must respond to your claim with reasonable promptness. Within 15 working days is reasonably prompt. *HRS § 431:13-103(a)(11)(B)*
- **More than an Acknowledgement** – Your insurer’s response must be more than an acknowledgment that your correspondence has been received and your insurer must adequately address the concerns stated in your communication. *HRS § 431:13-103(a)(11)(B)*
- **15 Working Days** – With respects to your claim arising under your insurer’s policies, your insurer must respond with reasonable promptness, in no case more than **15 working days**, to communications received from: you; any other person involved, including the commissioner; or the insurer of another person that was involved in the same incident. *HRS § 431:13-103(a)(11)(B)*
- **Prompt Investigation** – Your insurer must adopt and implement reasonable standards for the prompt investigation and processing of claims arising under policies. *HRS § 431:13-103(a)(11)(C)*
- **Reasonable Time** – Your insurer must affirm or deny coverage of claims within a reasonable time after proofs of loss have been completed. *HRS § 431:13-103(a)(11)(E)*
- **More time** – If the insurer needs more time they must provide you with a reasonable written explanation for delay on every claim remaining unresolved for 30 calendar days from the date it was reported. *HRS § 431:13-103(a)(11)(G)*
- **Preserving your right to sue** – In Hawai’i policy holders cannot sue for statutory violations of the insurance code. However, such violations can be used as evidence to establish a cause of action/lawsuit for bad faith. Bad Faith actions must be filed within two years of the date of loss. *HRS § 657-7*

HI Unfair Claim Practices

Hawai'i has adopted the Unfair Methods of Competition and Unfair and Deceptive Acts and Practices. The following are a few examples listed in **HRS § 431:13-103(a)(11)**. Enumerated Unfair claim settlement practices:

- (11) Unfair claim settlement practices. Committing or performing with such frequency as to indicate a general business practice any of the following:
- Misrepresenting pertinent facts or insurance policy provisions relating to coverages at issue;
- With respect to claims arising under its policies, failing to respond with reasonable promptness, in no case more than fifteen working days, to communications received from:
 - The insurer's policyholder;
 - Any other persons, including the commissioner; or
 - The insurer of a person involved in an incident in which the insurer's policyholder is also involved.
- The response shall be more than an acknowledgment that such person's communication has been received and shall adequately address the concerns stated in the communication;

Unfair Claim Practices, cont'd

- Failing to adopt and implement reasonable standards for the prompt investigation of claims arising under insurance policies;
- Refusing to pay claims without conducting a reasonable investigation based upon all available information;
- Failing to affirm or deny coverage of claims within a reasonable time after proof of loss statements have been completed;
- Failing to offer payment within thirty calendar days of affirmation of liability, if the amount of the claim has been determined and is not in dispute;
- Failing to provide the insured, or when applicable the insured's beneficiary, with a reasonable written explanation for any delay, on every claim remaining unresolved for thirty calendar days from the date it was reported;
- Not attempting in good faith to effectuate prompt, fair, and equitable settlements of claims in which liability has become reasonably clear;
- Compelling insureds to institute litigation to recover amounts due under an insurance policy by offering substantially less than the amounts ultimately recovered in actions brought by the insureds;
- Attempting to settle a claim for less than the amount to which a reasonable person would have believed the person was entitled by reference to written or printed advertising material accompanying or made part of an application.

Survivor to Survivor...

- You are not alone...No one else understands your challenges and emotions like another survivor
- Insights, best practices, honesty
- Survivors only

Register @ www.uphelp.org to stay informed on
UP Maui Wildfires
Roadmap to Recovery webinars and events





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2023 Hawai'i Wildfires – Insurance Claim and Recovery Help



UPCOMING EVENTS >

Maui Wildfire Recovery Orientation Webinar

📅 Wednesday, September 27, 2023
12 p.m. HST

📍 Zoom - registration required

👤 2023 Hawai'i wildfire survivors



VIEW +

2023 HAWAI'I WILDFIRE UPDATES

First Name *

Last Name

Mahalo for your time

