



Wildfire Recovery & Insurance Orientation

September 12, 2024
Virtual Workshop/Webinar
www.uphelp.org

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

- UP is a 501(c)3 not-for-profit that is a trusted information resource and respected voice for insurance consumers in all 50 states.
- 33 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

Team UP

- Professional staff
- Government and nonprofit partners
- Volunteers
 - Previous catastrophic loss survivors
 - Consumer-oriented professionals
 - Policyholder lawyers
 - Public Adjusters
 - Tax and Financial Planning experts
 - Construction and Real Estate professionals

Amy Bach

Co-Founder and Executive Director



- A professional insurance consumer advocate since 1984
- A nationally recognized policyholder attorney
- Shaping and leading the Roadmap to Recovery®, Roadmap to Preparedness and Advocacy and Action programs since 1995
- Co-author, The Disaster Recovery Handbook, Wise UP
- Official Consumer Representative, National Association of Insurance Commissioners
- Appointed member, Federal Advisory Committee on Insurance (US Treasury)

Annie Barbour

Roadmap to Recovery and Roadmap to Preparedness Program Liaison



- 2017 Northern CA Wildfire Survivor
- Co-founder, Coffey Strong
- Lead UP staffer, Survivor to Survivor

Valerie Brown

Deputy Executive Director



- 15 years experience in disaster recovery
- Officer and Board Member, National Disaster Leadership Team
- President, San Diego Voluntary Organizations Active in Disaster

Reminders


- 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 or speakers at our workshops.

To download today's slide deck: www.uphelp/sep12

EVENTS

[Home](#) » [Events](#) » [Wildfire Recovery and Insurance Orientation](#)

Wildfire Recovery and Insurance Orientation

 Thursday, September 12, 2024
4:00 pm PT / 5:00 pm MT


 Zoom - registration required


 2024 California and Colorado Wildfire survivors

[REGISTER HERE](#)

This webinar will cover: first steps after a wildfire; insurance basics; guidance from previous wildfire survivors; tips for avoiding and solving problems on the road to repairing, rebuilding and recovering from a catastrophic loss.

RESOURCES

 [First Steps After A Wildfire](#)

 [Top 10 Insurance Claim Tips](#)

Roadmap to Recovery™

Guidance, info, webinars, leads:

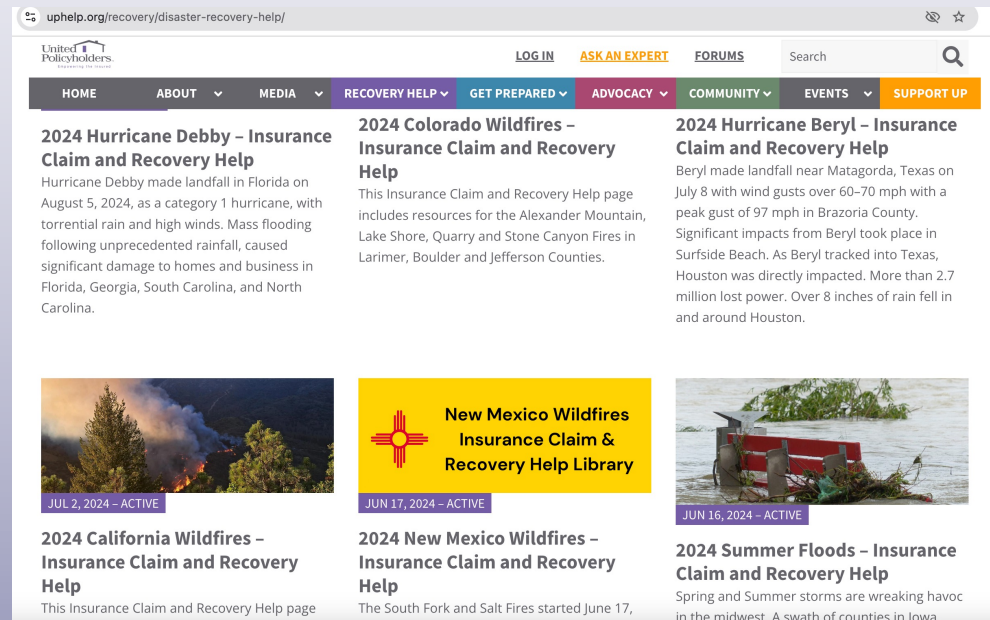
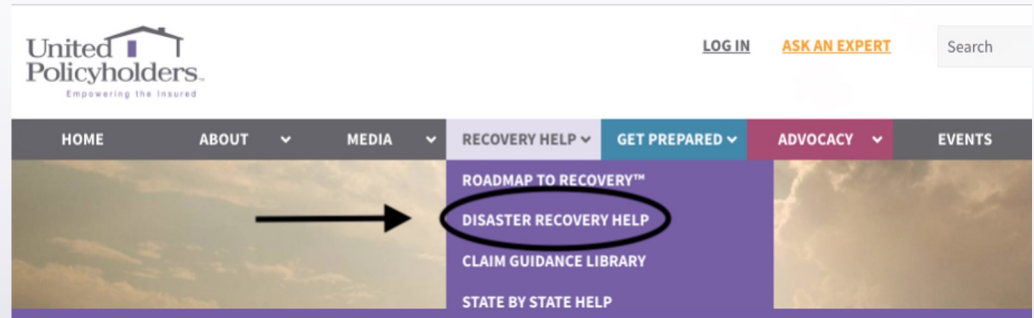
- Orientation, what to expect
- Decision-making
 - Avoiding ripoffs, mistakes
 - Mortgages, loans, rebuild, buy or move...
 - Taxes, legal matters, construction
- Insurance problem solving
 - Underinsured dwelling, inadequate ALE
 - Partial losses/Smoke
- Emotional support
 - Survivor to Survivor
- Monitoring recovery through surveys
- Advocacy/ 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



INSURANCE RESOURCES FOR CALIFORNIA

Home » Roadmap to Recovery® » State by State Help » Insurance Resources for California

SELF-HELP TIPS

- > [Dropped by your home Insurer? Where to go for help in California](#)
- > [The lowdown from UP on the California FAIR Plan, the last resort option for insuring your home](#)
- > [Home Insurance Shopping Help \(California\)](#)
- > [A Guide to Your Homeowners Policy](#)
- > [Insurance Claim Rules in California \(2023\)](#)
- > [Insurance Consumer Rights in California \(2022\)](#)
- > [Insurance Bad Faith in California](#)
- > [FAQs about Home Insurance Claims in California](#)
- > [Sample Letters and Documents](#)
- > [BUY or REBUILD? \(California FAQs\)](#)
- > [Getting Your Mortgage Company To Release Insurance Proceeds \(CA\)](#)
- > [Speak UP: How to communicate with your insurance company](#)
- > [Underinsurance 101](#)
- > [CA Insurance Alert re: Debris/Mud Flow Damage in Wildfire-Impacted Regions](#)

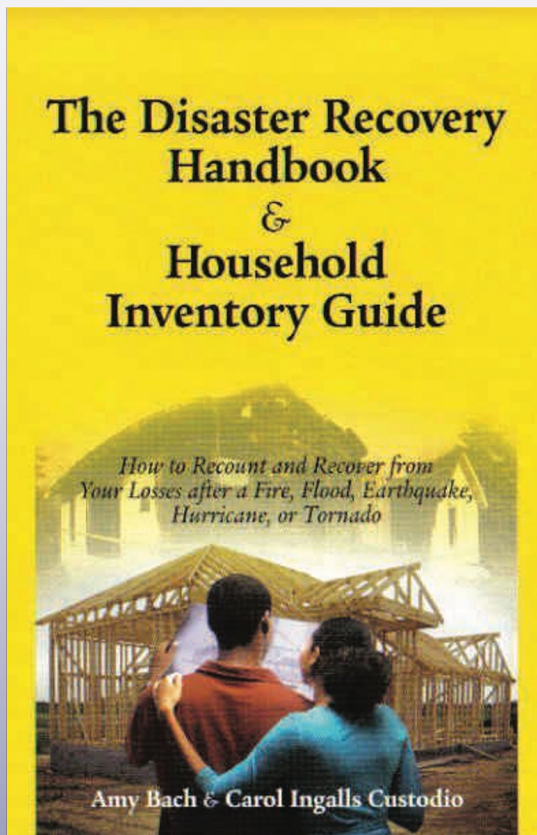
INSURANCE RESOURCES FOR COLORADO

SELF-HELP TIPS

- > [A Guide to Your Homeowners Policy](#)
- > [Insurance Consumer Rights in Colorado \(2021\)](#)
- > [Advocacy Win! New Rights for Colorado Insurance Consumers \(HB 22-1111\)](#)
- > [Advocacy Wins in Colorado! \(2023\)](#)
- > [Frequently Asked Questions About Property Damage Insurance Claims in Colorado](#)
- > [Dropped by Your Home/Condo Insurer? Information for Colorado Residents](#)
- > [Survivors Speak: Getting an Insurer to Pay Penalty Interest \(Colorado\)](#)
- > [Speak UP: How to communicate with your insurance company](#)
- > [Sample Letters and Claim Documents](#)
- > [Storm Recovery Resources for Residents](#)
- > [Flood Clean-up and Mold Prevention](#)
- > [Underinsurance 101](#)
- > [Sample Letter Requesting Extensions of Policy Deadlines](#)
- > [Colorado Homeowners Insurance Reform Act of 2013](#)
- > [Top 10 Preparedness Tips for Colorado](#)
- > [2020 Home Insurance Shopping and Wildfire Preparedness](#)



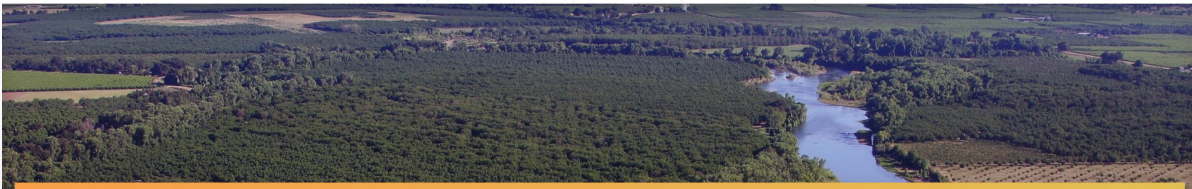
“The Little Yellow Book”



Useful and clearly written tips to help you avoid “reinventing the wheel”

- How to collect insurance benefits in full and on time
- Inventorying and valuing your losses
- Reliable sources of help, things to avoid
- Tried and true strategies for getting through the process

To request your free copy, email info@uphelp.org



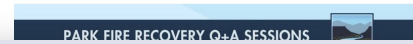
- Evacuation Information
- Pets
- Assistance
- Maps
- Debris Removal +

[Home](#) - [Services](#) - [Disaster Recovery](#) - Park Fire

Park Fire

Stay Up to Date with Recovery Information Weekly Q+A Sessions

County staff will be at the Cohasset Community Association on Wednesdays from 4:00 pm - 6:00 pm to give residents an in-person opportunity to ask questions and share their thoughts. *Join us on Wednesday, September 18th!*



A primary resource for park fire updates is the 2-1-1 NorCal website. 211 provides information and links to Park Fire services related to homelessness, health, crisis, disaster preparedness and response, legal assistance, mental health, finances, food, and housing utilities.

Both 211 and tehama.gov will be continually updated with new materials as they become available.



Amended fire restrictions: [Stage 1 fire restrictions](#) in western Boulder County. Fire restrictions rescinded in eastern Boulder County.

Thursday September 12, [Red Flag Warning](#). No Open Burning in Boulder County

STONE CANYON AND LAKESHORE FIRES

Recovery and Resiliency Division / Wildfires / Stone Canyon and Lakeshore Fi



Stone Canyon and Lakeshore Fires



Home » Alexander Mountain Fire Recovery

Alexander Mountain Fire Recovery



Disaster Case Management Line: (970) 232-1150

The Alexander Mountain Fire Long-Term Recovery Group (LTRG) can provide individual case management to talk about individual needs and assistance for those who had property damage. To talk to the LTRG Case Management Team please call the number above.

All closures related to the Alexander Mountain Fire have been lifted

Alexander Mountain Fire Reaches 100% Containment on August 17, 2024

- U.S. Forest Service Alexander Mountain Fire Incident Website or email ARPFireinfo@usda.gov

Recovery Information

We know those impacted by the Alexander Mountain Fire are eager for information on recovery services. We continue to gather information while focusing on supporting first responders in their life safety efforts. Recovery systems are in place, and we are coordinating with our partners to provide resources and more information as soon as possible.

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



Pace yourself, don't rush

- This is hard advice to follow when you're displaced and being bombarded with solicitations, rumors, 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.

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

“Buckets” of coverage

- The letters (A, B, C, D) differ by company and usually consists of:
 - COVERAGE A – Dwelling
 - COVERAGE B – Dwelling Extension
 - COVERAGE C – Personal Property
 - COVERAGE D – Loss of Use (ALE)

State Farm uses the label “B,” not “C” for contents/personal property

Renter’s policies are the same, just without Coverage A

Mobile/manufactured homes generally have the same 4 “buckets” of coverage (A, B, C, D)

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



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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?”

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.

Deep breath



Annie Barbour

- A voice of experience and empathy
- Living proof that you will get through this
- Years of personal and professional experience with wildfire-impacted households and communities

Getting on the road to recovery



Rebuilding (2017 Tubbs Fire)



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Foundation



Framing



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Starting
interior

Nearly there

© 2018 ROBERT STARKEY



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Home again!



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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...

UP helps you be your own best advocate and find the right help if and when needed

Professional help

- Government agencies
- Construction estimators/Contractors
- Indoor Air Quality/Industrial Hygienists
- Public Adjusters (7-15%)
 - Construction cost estimators
 - Restoration/Remediation Specialists
 - Indoor Air Quality/Industrial Hygienists
 - Forensic Experts/testing/labs
- Attorneys (%, hourly, pro bono, specialists)

Deep breath



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 ISA0A

11501-7729

COVERAGE AND LIMITS OF LIABILITY					
SECTION I			SECTION II		
A. DWELLING	B. OTHER STRUCTURES	C. PERSONAL PROPERTY	D. LOSS OF USE ACTUAL LOSSES SUSTAINED	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					
H03	01/00	1,097.00	12747	12/01	
H090	05/02		H048	01/00	Fungi/Bacteria
12559	02/07		12567P	02/07	0th Str Incr Lim 58.00
H0216	01/00	22.00CR	11796	07/11	Replacement Cost 22.00
4388 FUN	05/42		10940	07/89	CA Res Prop Dis
IN2004	03/04		IN2264	03/06	CA Ins Guarantee
IN2499	10/08		IN0000	04/09	Merit Rating
IN0100	01/10		H0300CA	10/14	Privacy Stmt
IN2709	12/15		IN2710	01/16	Spec Provisions
IN2722	02/17				Thrd Prty Dsgnee
TOTAL PREMIUM					1,155.00

Additional Residence Occupied By Insured

RETENTION CREDIT

Mortgage Loss Payee or Other Interest

Loan Number **999967718**

STAR MORTGAGE LLC PO
BOX 111

1ST MORT

45501-7729

AMCO INSURANCE COMPANY
Authorized Representative
7291717346 47

DIRECT BILL 0000 19081 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*

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
- By law in CO and CA, your insurance must cover *up to* 36 months but there may be a dollar limit
- In CA, insurer must advance 4 mos of ALE benefits

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

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



County Administration

25 County Center Drive, Suite 200
Oroville, California 95965

Andy Pickett, County Administrator
Meegan Jessee, Assistant County Administrator

T: 530.552.3300
F: 530.538.7120

buttecounty.net/administration

Members of the Board

Bill Connelly | Peter Durfee | Tami Ritter | Tod Kimmelshue | Doug Teeter

FOR IMMEDIATE RELEASE

September 11, 2024

CONTACT

Kristi Olio
Butte County PIO
530.280.6820

BUTTE COUNTY RECEIVES APPROVAL FOR PRIVATE PROPERTY DEBRIS REMOVAL FOR PARK FIRE

BUTTE COUNTY, Calif. — Butte County is pleased to announce we have received formal approval from the Governor's Office of Emergency Services (CalOES) for a Private Property Debris Removal program for properties impacted by the Park Fire. This program will provide debris removal on eligible properties at no out-of-pocket cost to residents.

The County and State will work together to stand up the debris removal program. Information will be shared on the County website as it becomes available.

"We are relieved to have State approval for this much-needed program," said Tod Kimmelshue, Chair of the Butte County Board of Supervisors. "The ability to move forward with a critical step in recovery will make a significant difference to the households impacted by the Park Fire, helping to address survivors' most immediate needs so they may begin the rebuilding process."

Residents are encouraged to stay informed by visiting the Butte County website at bit.ly/parkfirebutte

###

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

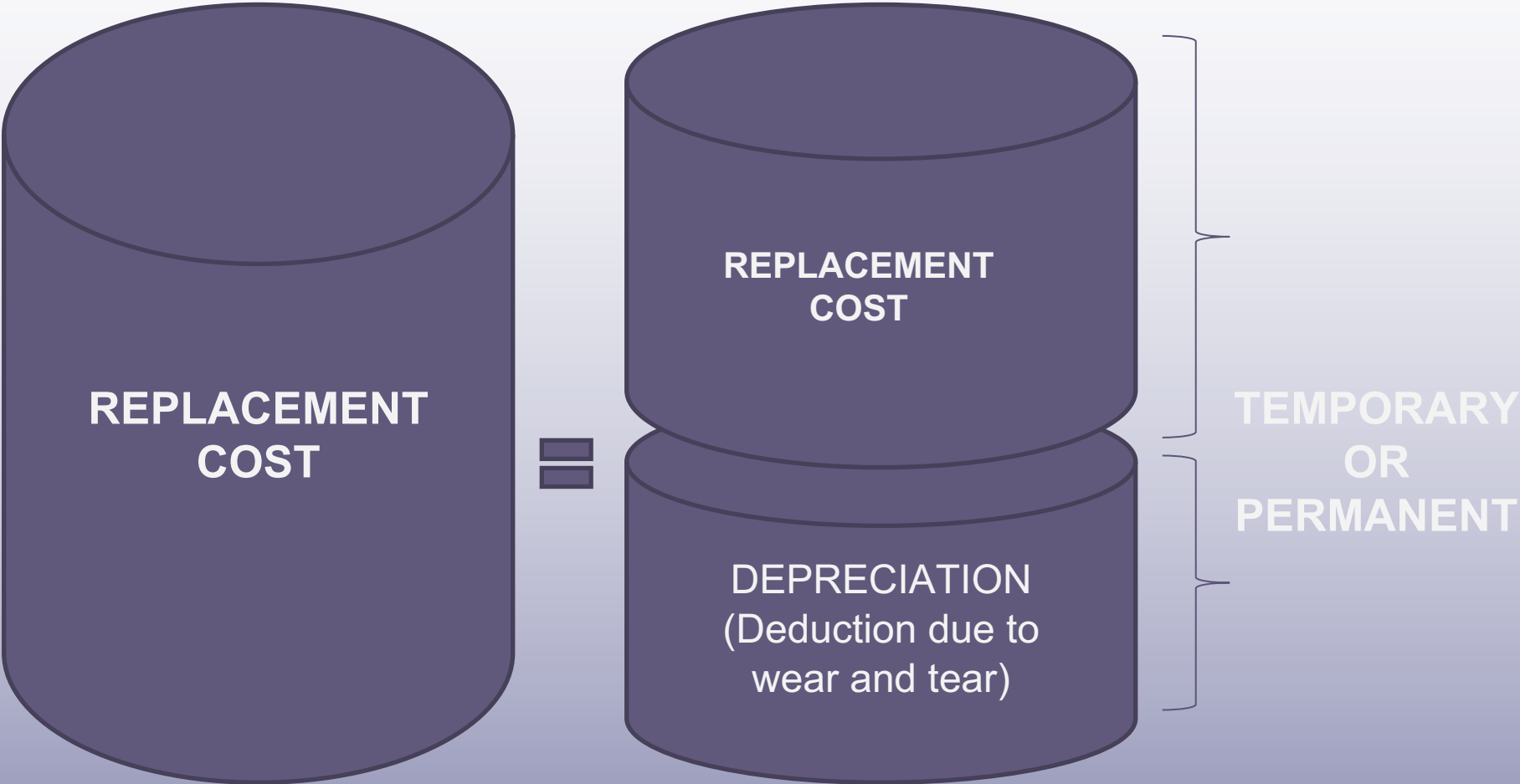
- CA and CO require advance payment of a % of benefits w/out inventory
 - CA is 30% of dwelling max
 - CO is 65% of contents max
- ACV payments when values are set
- RCV payments upon proof of expenditures, replacement, repairs completed
- Negotiated cash-outs (possibly...)

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

- Communication delays, adversarial
- Misinformation on policy benefits owed
- Lowball valuations of dwellings, contents, etc
- Excessive depreciation
- Underinsurance (dwelling, ALE, code upgrades)
- Insurer-provided contractors, vendors

Other

- Zoning/Permitting issues (setbacks, building codes)
- Scams, hard sell solicitations, fees that eat up precious insurance benefits

Deep breath



Valerie Brown

- Coordinated debris removal
- Mortgage forbearance and related decisions
- Disaster Case Managers
- Charitable aid/grants (United Way, Red Cross, etc.)
- Bank loans

CALIFORNIA DEPARTMENT OF INSURANCE

DISASTER RESPONSE

Tony Cignarale, Deputy Commissioner
Roadmap to Recovery
September 12, 2024



Disaster Management

- Monitoring Events Continuously
- Working Closely with CalOES
- Staffing LACs and DRCs
- Working with Insurance CAT Teams
- Providing Assistance Via Consumer Hotline
- Keeping [Disaster Resource](#) Webpages Current
- Utilizing [Residential Policy Locator](#) Tool
- Offering Mediation as a claim dispute resolution alternative to litigation



Enforcement Branch

- Partner with Local DA and CSLB to conduct Anti-Fraud Work
 - Meet with property owners/renters to provide resources
 - Ensure scam artists and unlicensed public adjusters are not in the area. Public adjusters may not solicit business in a declared-disaster area until 7 calendar days have passed from the end of a loss-producing event such as a fire.
 - Look out for public adjusters that try to charge a fee on payments you received from your insurance company before the public adjuster contract was signed.
- Visited approximately 400 properties, attempted contact with about 100 homes, and spoke to approximately 40+ residents in rural communities that the Park Fire dramatically impacted.



September 12, 2024

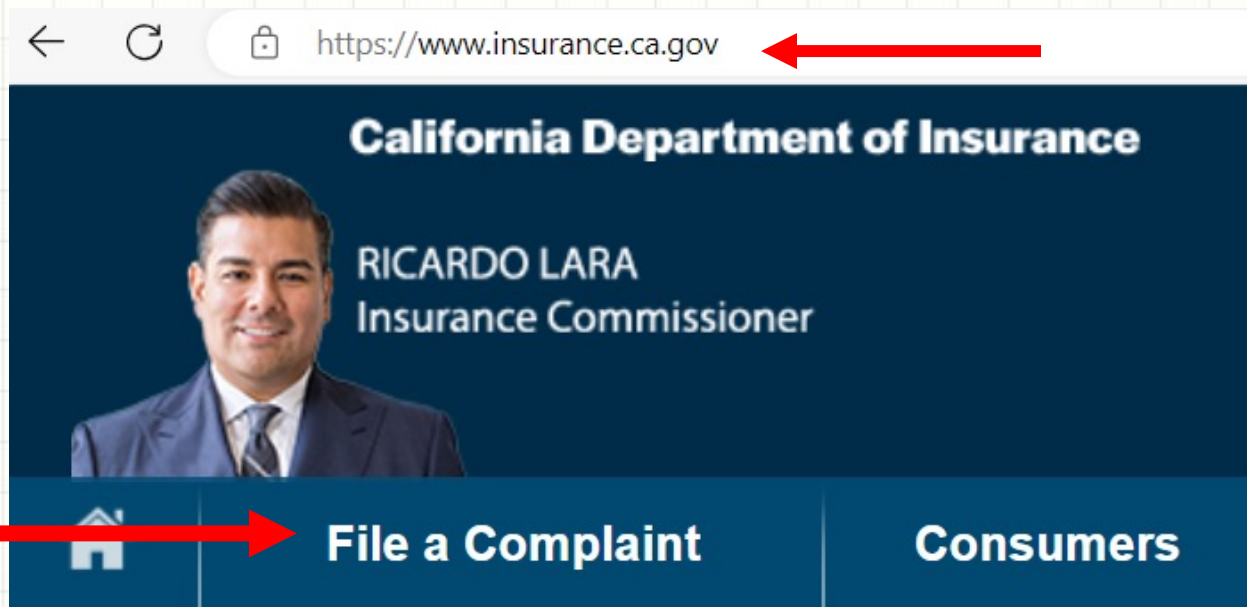


Complaint Process



800-927-4357

www.insurance.ca.gov



Survivor to Survivor...

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

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



Thank you for your time



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