



# Navigating Your Contents Claim

Roadmap to Recovery® Webinar

2023 Maui Wildfires

Saturday, October 26, 2024

Tuesday, October 29, 2024

# You can download and follow the slide deck here:

The screenshot shows the United Policyholders website. The top navigation bar includes links for LOG OUT, MY QUESTIONS, ASK AN EXPERT, and FORUMS, along with a search bar. A secondary navigation bar contains HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, COMMUNITY, EVENTS, and SUPPORT UP. The main content area is titled 'EVENTS' and features a breadcrumb trail: Home » Events » Navigating Your Contents Claim. The event details are as follows:

- Event Title:** Navigating Your Contents Claim
- Date and Time:** Saturday, October 26, 2024, 10:00 am - 12:00 pm HT
- Location:** Maui County Office of Recovery Lahaina Gateway Unit 102-B 325 Keawe St. Lahaina, Maui, HI 96761
- Target Audience:** 2023 Hawaii wildfire survivors

The event description states: "In this workshop, you will learn how to tally up personal property/contents items that were damaged or destroyed so you can collect the full amount owed on those items, and strategies for completing your home inventory and understanding depreciation." A large blue arrow points from this text to the 'Resources' sidebar.

The 'RESOURCES' sidebar lists several links:

- [Depreciation Basics](#)
- [10 tips for settling a contents claim](#)
- [Home Inventory and Contents Claim Tips](#)
- [Navigating Your Contents Claim Slide Deck](#) (highlighted in yellow)

<https://uphelp.org/events/navigating-your-contents-claim-2-2/>

Register for upcoming events. View recordings of past events and related resources.

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The screenshot shows the United Policyholders website. The top navigation bar includes links for LOG OUT, MY QUESTIONS, ASK AN EXPERT, and FORUMS, along with a search bar. Below this is a secondary navigation bar with links for HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, COMMUNITY, EVENTS, and SUPPORT UP. The main content area is titled 'EVENTS' and features a breadcrumb trail: Home » Events » Navigating Your Contents Claim. The event title is 'Navigating Your Contents Claim', scheduled for Tuesday, October 29, 2024, from 5:30 pm to 7:30 pm HT. The location is J Walter Cameron Center, 95 Mahalani St., Wailuku, Maui, HI 96793, with a note about a virtual workshop. The event is for 2023 Hawaii wildfire survivors. A 'REGISTER HERE' button is present. A large blue arrow points from the event description to a 'RESOURCES' sidebar on the right. In this sidebar, the link 'Navigating Your Contents Claim Slide Deck' is highlighted in a yellow box.

<https://uphelp.org/events/navigating-your-contents-claim-10-29-2024/>

Register for upcoming events. View recordings of past events and related resources.

# About United Policyholders (UP)

- Reputable, established 501(c)3 not-for-profit charitable organization, Platinum Guide Star rating
- A trusted information resource and respected voice for insurance consumers in all 50 states
- 30+ year track record and expertise in disaster recovery
- Not for profit...not for sale
- Funded by donations and grants

# Team UP

- Professional staff
- Government and nonprofit partners
- Volunteers
  - Team UP - 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<sup>®</sup>

- *Guidance on insurance, restoring assets and getting back home after a catastrophic loss*

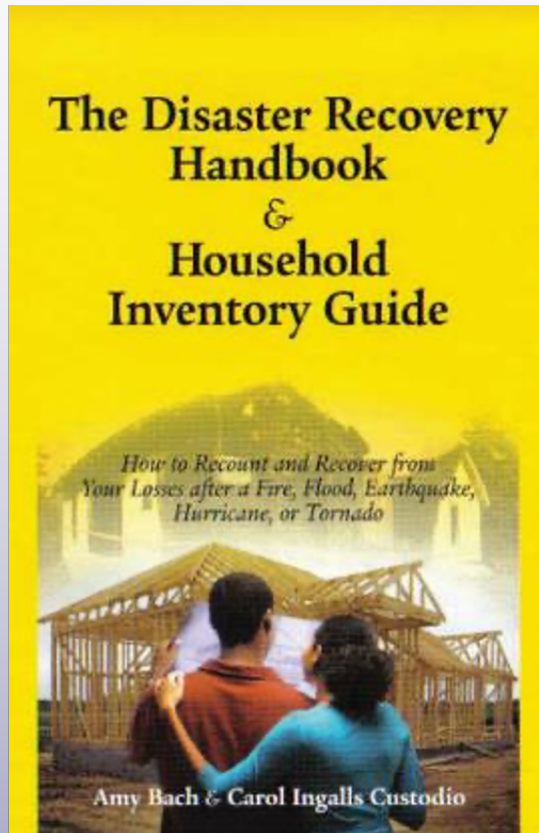
## Roadmap to Preparedness

- *Helping households and communities reduce risk and be resilient to disasters and adversity*

## Advocacy and Action

- *Fighting for insurance consumer rights and protections*

# R2R Guidance and Tools



## “The Little Yellow Book”

Email [info@uphelp.org](mailto:info@uphelp.org)  
if you would like a  
copy mailed to you.

# Disaster Insurance Help Libraries

[uphelp.org/recovery/disaster-recovery-help](http://uphelp.org/recovery/disaster-recovery-help)

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

The screenshot displays the United Policyholders website interface. At the top, the logo reads "United Policyholders Empowering the Insured". Navigation links include "LOGIN", "ASK AN EXPERT", and a search bar. A main menu bar contains "HOME", "ABOUT", "MEDIA", "RECOVERY HELP", "GET PREPARED", "ADVOCACY", and "EVENTS". The "RECOVERY HELP" dropdown menu is open, with "DISASTER RECOVERY HELP" circled in black and an arrow pointing to it. Below the menu, the page title "DISASTER RECOVERY HELP" is shown, followed by a breadcrumb trail: "Home >> Roadmap to Recovery™ >> Disaster Recovery Help". The main content area features six article cards, each with a disaster-related image, a date/status tag, and a title. The articles are: 1. "2022 Hurricane Ian – Insurance Claim and Recovery Help" (SEP 28, 2022 - ACTIVE) with an aerial view of destroyed homes. 2. "2022 California Wildfires – Insurance Claim and Recovery Help" (JUL 29, 2022 - ACTIVE) with a forest fire image. 3. "2022 Oak Fire – Insurance Claim and Recovery Help" (JUL 22, 2022 - ACTIVE) with a large fire image. 4. "2022 Yellowstone Flooding in Montana" (JUN 10, 2022 - ACTIVE) with a flooded truck image. 5. "March 2022 Louisiana Tornado – Insurance Claim and Recovery Help" (MAR 23, 2022 - ACTIVE) with a destroyed house image. 6. "2022 Tornado – Insurance Claim and Recovery Help" (JAN 1, 2022 - ACTIVE) with a pile of debris image.



# The Fine Print

- This workshop is intended to be general guidance only, not legal advice
- We don't endorse or warrant any of the sponsors listed at [www.uphelp.org](http://www.uphelp.org) or speakers at our workshops
- Our speakers are volunteering their time as educators



# Today's Presenter

**Valerie Brown**

Deputy Director, United Policyholders



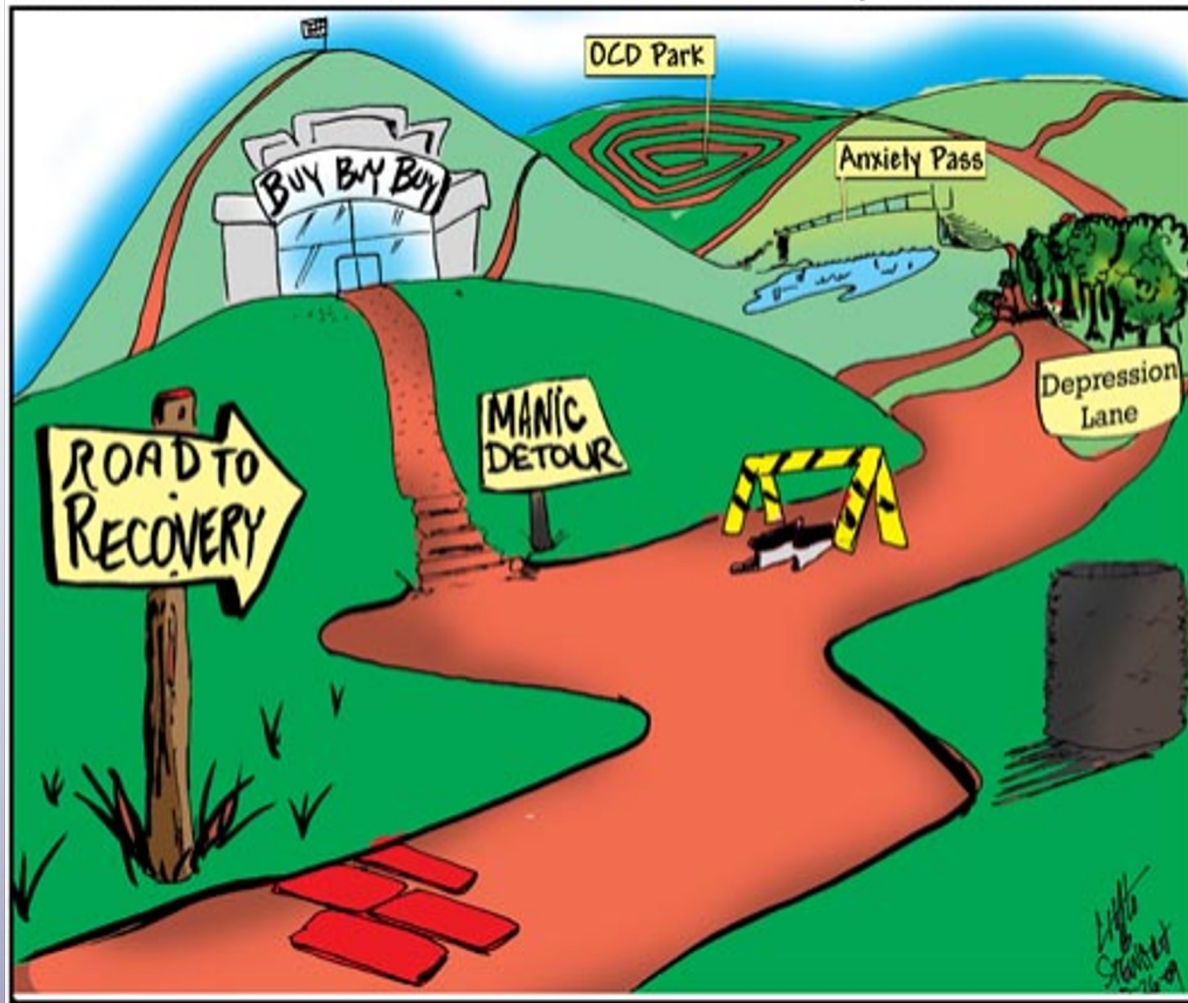
- 17 years experience in disaster and long term recovery
- Officer, Disaster Leadership Team
- Chair, San Diego VOAD
- Vice Chair, NorCal VOAD
- Chair, 2020 CZU Fire Long Term Recovery Group (Santa Cruz CA)

**Goal of today's presentation:** To help you collect the *full* amount your insurer owes you for every personal property item that was damaged or destroyed (up to your policy limits) in the *least time-consuming* and *painless* manner possible.

## **Basic strategy:**

- Document/list and value every item
- Produce available receipts, photographs and other evidence
- If needed, get extensions of time by making a written request

# Recovery is a marathon, not a sprint



# Guiding principles

- Focus on documenting the full extent and value of your losses
- Give your adjuster/insurer a chance to do the right thing, but do not be a pushover
- Leverage and negotiation are key
- Two words describe the best demeanor you can adopt during this process:  
**POLITE ASSERTIVENESS**
- Get help when you need it

# 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.

# Think of your insurance claim as a business transaction

- There is a natural tension between the policyholder and the insurance company
  - The insurance company wants to MINIMIZE \$ paid out on the claim
  - The policyholder wants to MAXIMIZE \$ paid out on the claim
- Adjusters vary in personality and experience

# 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?”



# Keep up that paper trail

It should...

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

# UNDERSTANDING YOUR CONTENTS COVERAGE

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# Know Your Policy, Your Limits, and Your Insurance Company

- Read your complete policy, looking for limits on specific contents items, riders or schedules with increased coverage (typically artwork, jewelry, computers, cameras, etc.)
- Be organized – save all receipts, scan, keep track of all insurance contents claim communications
- Network with other survivors with the same insurance company and see if they have had more success in negotiating less stringent requirements

# Personal Property/Contents Coverage

- Covers personal property owned by the insured while it is anywhere in the world
- If you imagine taking the roof off and shaking your house, what falls out is personal property (but also includes property outside)
- Check your policy for any “off premises” coverage and/or limits
- May cover guest’s property if destroyed at your home
- Many items subject to specific coverage limits

# Contents Coverage – Example

## **COVERAGE C - Personal Property**

We cover personal property owned or used by an "insured" while it is anywhere in the world. At your request, we will cover personal property owned by:

1. Others while the property is on the part of the "residence premises" occupied by an "insured";
2. A guest or a "residence employee," while the property is in any residence occupied by an "insured."

Our limit of liability for personal property usually located at an "insured's" residence, other than the "residence premises," is 10% of the limit of liability for Coverage C, or \$1000, whichever is greater. Personal property in a newly acquired principal residence is not subject to this limitation for the 30 days from the time you begin to move the property there.

# Know Your Policy Limits

## Personal Property - Coverage C

### SAMPLE HOMEOWNER POLICY DECLARATION PAGE <sup>1</sup>

Policy Number:

Policy Period: 03/10/2007 to 03/10/2008 12:01 AM Local Time

NAME AND MAILING ADDRESS OF INSURED

AGENT NAME AND ADDRESS

A	B	C	D	E	F
DWELLING	SEPARATE STRUCTURES	PERSONAL PROPERTY	LOSS OF USE	PERSONAL LIABILITY	MEDICAL PAYMENTS TO OTHERS
\$500,000	\$50,000	\$350,000	12 Months	\$XXX,XXX	\$X,XXX

Loss Deductible for Section I: \$1,000

Earthquake Deductible: See Message Below

#### COVERAGE FORMS

#### FORM NUMBERS

#### PREMIUMS

Special Form – Homeowners Policy	WG HO 300 (7/91)	\$x,xxx
Replacement Cost Composite	WG HO 301(7/91)	Incl.
Increased Limit for Coverage E & F	Section II	Incl.
Mold, Fungus, Wet Rot, Dry Rot, or Bacteria	WG HO 303 (05/02)	Incl.
Premises Alarm or Fire Prot. System	HO-216 (4/84)	Incl.
Mortgage Payment Supplement	MP 606 (3/84)	Incl.
Lender’s Loss Payment Endorsement	4388FU NS (5/42)	

Important – Earthquake Coverage is Not Included – Contact Your Agent For Further Information.

The Policy Does Not Include **Building Code Upgrade** Coverage.

**Extended Replacement Cost** Coverage Does Not Exceed 200% of Limit “A” – Dwelling.<sup>2</sup>

Coverage Includes **Personal Property Replacement Cost**.<sup>3</sup>



**State Farm General Insurance Company**  
A Stock Company With Home Offices in Bloomington, Illinois

901 Old River Rd.  
Bakersfield, CA 93311-9501

**Named Insured**

AT2 001007 0045 H-02-3748-FB14 H F

**Insured, Joe**  
111 E DOVER CT  
ANYTOWN CA 95111-1726



ST 3  
0100-0000

**HOMEOWNERS POLICY**

Automatic Renewal - If the pol  
premiums, rules and forms in ef  
Mortgagee/Lienholder written not

Requested By: Policyholder

This policy does not provide cover  
This policy includes Building Cod

**Coverages & Property**

- SECTION I
- A Dwelling
  - Dwelling Extension up to
  - B Personal Property
  - C Loss of Use
- SECTION II
- L Personal Liability  
(Each Occurrence)  
Damage to Property  
of Others
  - M Medical Payments to  
Others (Each Person)

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

**Forms, Options, & Endorsements**

Homeowners Policy FP-7955, CA  
Homeowners Policy Endorsement FE-3422  
Amendatory Endorsement FE-3247  
Jewelry and Furs \$1,500 Each Option JF  
Article/\$2,500 Aggregate  
Firearms \$2,500 Each Article/  
\$5,000 Aggregate Option FA

**DECLARATIONS PAGE**

COVERAGE SUMMARY  
OCT 27 2017

<b>Policy Number</b>	57-L8-111-1111	
<b>Policy Period</b>	<b>Effective Date</b>	<b>Expiration Date</b>
12 Months	MAY 12 2017	MAY 12 2018
The policy period begins and ends at 12:01 am standard time at the residence premises.		

**Coverages & Property**

**Limits of Liability**

**SECTION I**

A Dwelling	\$ 469,500
Dwelling Extension up to	\$ 46,950
B Personal Property	\$ 352,125
C Loss of Use	Actual Loss Sustained

**SECTION II**

L Personal Liability (Each Occurrence) Damage to Property of Others	\$ 100,000
M Medical Payments to Others (Each Person)	\$ 500
	\$ 1,000



# Know Your “C” Limits

- Start on your “Declarations” page and find the dollar limits for your Coverage “C” Contents or Personal Property
- Seek out any and all endorsements/extras that increase the amount of your contents
- Do the math - your contents limits is usually a percentage of your dwelling limits (75%)
- Check for “scheduled” items that have added insured value (artwork, jewelry, valuables)
- Check your limits for “sub-limits” on personal property items, (cash, stamps, firearms, jewelry, watches)
- Double check the sub-limits based upon type of “Peril”



# Personal Property – Special Sub Limits

## Special Limits and Additional Coverages Coverage Level: Travelers Protect®

*The limit shown for each of the  
Special Limits of Liability and Additional Coverages  
is the total limit for each loss in that category.*

Personal Property – Special Limits of Liability	Limit
a. Money, bank notes, coins, stored value cards	\$250
b. Securities, accounts, passports, tickets, stamps	\$1,500
c. Comic books and trading cards	\$1,000
d. Collectibles, figurines, glassware, marble, porcelains, statuary	\$1,000
e. Theft of jewelry, watches, precious stone	\$1,500
f. Theft of furs	\$1,500
g. Theft of silverware, goldware, pewterware	\$1,500
h. Theft of firearms and related equipment	\$1,500
i. Theft of tools and their accessories	\$1,500
j. Theft of rugs, tapestries and wall hangings	\$1,500
k. Business property on the residence premises	\$3,000
l. Business property away from the residence premises	\$1,500
m. Trailers or semitrailers not used with watercraft	\$1,500
n. Motor vehicle parts or equipment not attached to motor vehicle	\$500
o. Electronic apparatus while in or upon a motor vehicle or watercraft	\$1,500

*The Special Limits of Liability do not increase your Coverage C – Personal Property Limit.*

### 3. Special Limits Of Liability

The special limit for each category shown below is the total limit for each loss for all property in that category. These special limits do not increase the Coverage C limit of liability.

- a. \$200 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum other than platinumware, coins, medals, scrip, stored value cards and smart cards.
- b. \$1,500 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, personal records, passports, tickets and stamps. This dollar limit applies to these categories regardless of the medium (such as paper or computer software) on which the material exists.

This limit includes the cost to research, replace or restore the information from the lost or damaged material.

g. ~~\$2,500~~ for loss by theft of firearms;

h. \$2,500 for loss by theft of silverware and goldware;

# Items that are usually not covered – “Exclusions”

- Items that are specifically insured elsewhere (i.e., jewelry, art with its own coverage)
- Animals, birds, and fish
- Property of sub-tenants/roommates
- Motor vehicles (exceptions for certain vehicles not registered for use on roads and/or for handicapped assistance)
- Recreational vehicles

# The Flow of Contents Coverage Insurance Funds

Advances

ACV payments when  
values are set

RCV payments upon  
proof of expenditures,  
replacement, repairs  
completed

# ACV Paid then Replacement Cost Paid When Repairs are Completed – Most Policies

## 5. How We Settle Covered Loss.

Covered accidental direct physical loss or damage will be settled as follows.

- a. Coverage A (**Dwelling**) and Coverage B (**Separate Structures**). We will only settle covered loss or damage on the basis of use as a private residence.

- (1) Settlement for covered loss or damage to a specific **component part(s)** of the **dwelling** or **separate structures**, except for **roof materials** and fences, will be settled at reasonable and necessary replacement cost, without deduction for depreciation, for the lesser of the costs to repair or to replace the specific damaged **component part(s)**, but for no more than the lesser of the following:

- i. the applicable **stated limit** or other limit of insurance in this policy that applies to the damaged or destroyed **dwelling** or **separate structure(s)**;
- ii. the reasonable repair or replacement cost of that specific **component part(s)** damaged for equivalent construction with materials of like

kind and quality on the **residence premises**, determined as of the time of loss or damage;

- iii. the reasonable and necessary amount actually spent to repair or replace the specifically damaged **component part(s)** of the **dwelling** or **separate structure(s)**; or
- iv. the loss to the interest of the **insured** in the property.

When the cost to repair or replace damaged property is more than \$2,500, we will pay no more than the **actual cash value** of the damaged specific **component part(s)** of property until actual repair or replacement is completed. If the damage to the **dwelling** should be a total loss, then the **actual cash value** payment will be no more than the lesser of the **stated limit** or the fair market value of the **dwelling** until actual repair or replacement of the **dwelling** is completed.

If the **dwelling** or a **separate structure** is rebuilt or replaced at a different location, the costs described in subsection ii. above are limited to the costs which would have been incurred if the **dwelling** or **separate structure** had been rebuilt or replaced at its location on the **residence premises**.

# Requirements vs Requests

- Locate the policy language that states what your duties and responsibilities are in documenting your loss for **personal property/contents**
- Compare this policy language with what the adjuster is asking you to provide (extra requested info)
- If you do not believe it will assist your claim to provide this extra requested info, ask adjuster to show you where it is in your policy
- Check with your State DOI to understand the laws and guidance that apply to your claim
- Provide everything you can manage to help you receive the full amount you are owed under the policy

# Renters Policy

## D. Loss Settlement

Covered property losses are settled at actual cash value at the time of loss but not more than the amount required to repair or replace.

### Optional Coverages

#### Optional Coverages

Personal Property Replacement Cost Loss Settlement

Endorsement

HQ-290 MA (05-17)

Limit

Premium  
Included\*

*\*Note: The additional cost or premium reduction for any optional coverage or package shown as "Included" is contained in the Total Policy Premium Amount.*

- Look for a Replacement Cost Endorsement on your declarations page and attached to your policy

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT – CALIFORNIA

### A. Eligible Property

1. Covered losses to the following property are settled at replacement cost at the time of the loss:

a. Coverage C; and

b. If covered in this policy:

(1) Awnings, outdoor antennas and outdoor equipment; and

(2) Carpeting and household appliances; whether or not attached to buildings.

2. This method of loss settlement will also apply to the following articles or classes of property if separately described and specifically included in this policy and not subject to agreed-upon limitations:

(1) Fur and garments;

(2) Items made with fur; or

(3) Items consisting principally of fur;

(4) Cameras, projection machines, films and articles of equipment;

(5) Tools, equipment and related articles of equipment;

(6) Silverware, silver-plated ware, goldware, and pewterware, but excluding:

(1) Pens or pencils;

(2) Flasks;

(3) Smoking implements; or

(4) Jewelry; and

f. Gopher's equipment meaning golf clubs, golf bags, clothing and golf equipment.

Personal Property Replacement Cost loss settlement will not apply to other classes of property separately described and specifically excluded.

### B. Ineligible Property

Property listed below is not eligible for replacement cost loss settlement. Any loss will be settled at actual cash value at the time of loss but not more than the amount required to repair or replace.

1. Antiques, fine arts, paintings and similar articles of rarity or antiquity, which cannot be replaced.

2. Memorabilia, souvenirs, collectors items and similar articles, whose age or history contribute to their value.

3. Articles not maintained in good or workable condition.

4. Articles that are outdated or obsolete and are stored or not being used.

### C. Replacement Cost Loss Settlement Condition

The following loss settlement condition applies to all property described in A. above:

1. We will pay no more than the least of the following amounts:

a. Replacement cost at the time of loss without deduction for depreciation;

b. The full cost of repair at the time of loss;

c. The limit of liability that applies to Coverage C, if applicable;

d. Any applicable special limits of liability stated in this policy; or

e. For loss to any item described in A.2.a. – f. above, the limit of liability that applies to the item.

2. If the cost to repair or replace the property described in A. above is more than \$500, we will pay no more than the actual cash value for the loss until the actual repair or replacement is complete.

3. We must be notified within:

a. 24 months after our payment for actual cash value if the loss or damage relates to a state of emergency under California Law; or

b. 12 months after our payment for actual cash value in all other cases;

that you intend to repair or replace the damaged property.

All other provisions of this policy apply.

# LEARN THE LINGO

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# Learn the Lingo

- Replacement Cost (**RC**)
- Actual Cash Value (**ACV**)
- Depreciation (or **holdback**)



# Replacement Cost (RC)

- RC is the price that it would *actually* cost to repair or replace a damaged or destroyed item right now with a new item
  - i.e., a new couch, mattress, or shirt
- Most homeowner's policies, but not all, are *REPLACEMENT COST* (RC) policies

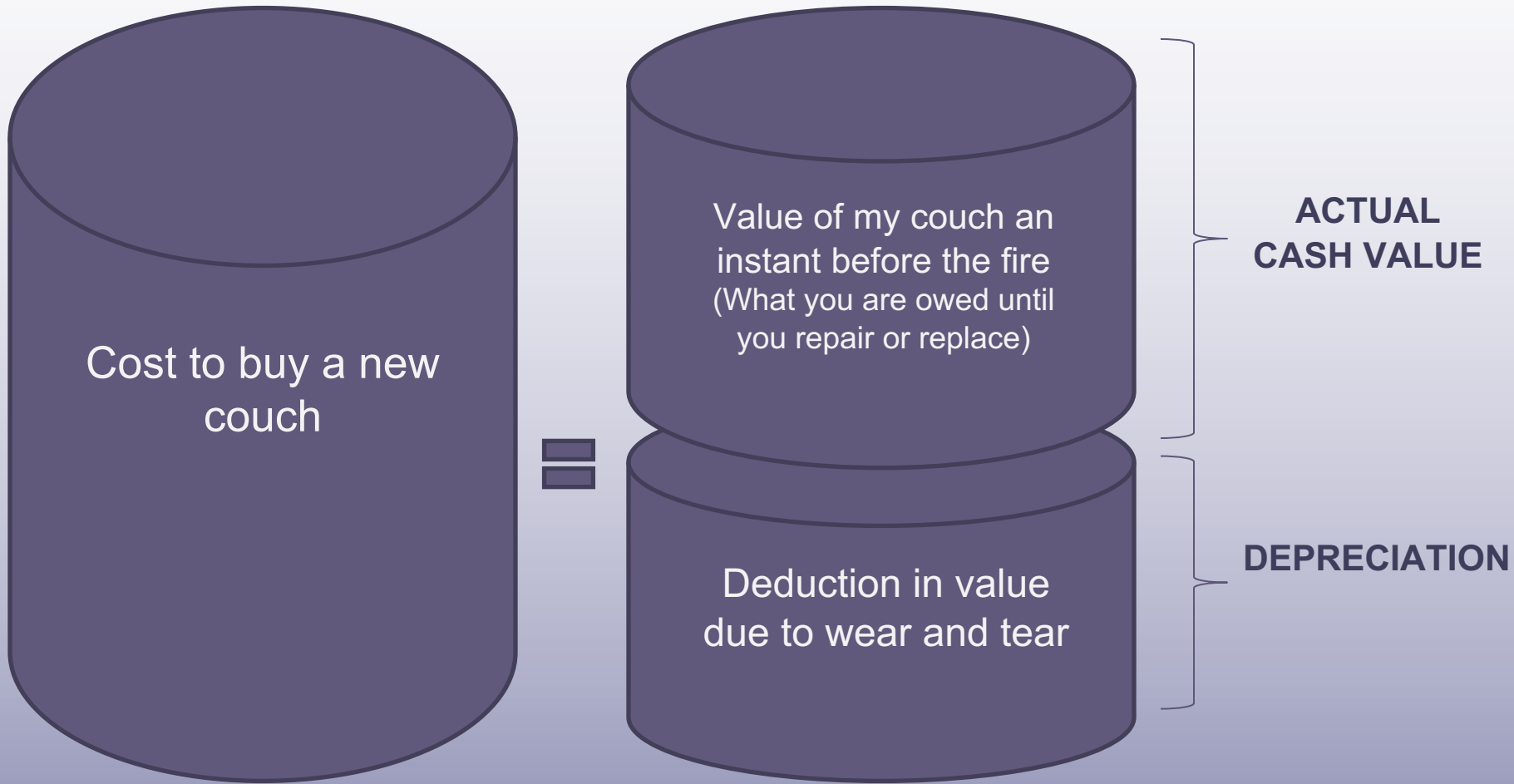
# Actual Cash Value (ACV)

- ACV is the pre-loss value of an item
  - the price a willing buyer would have paid you immediately before the loss
  - The item is depreciated to what its value was an instant before the loss (“Craigslist” price)
- Some policies limit payouts to ACV and that is all they pay (especially manufactured home policies)
- Actual Cash Value is also usually defined by the following formula: **ACV = RC – Depreciation**

# Depreciation

- “Depreciation” is the loss in value of an item due to age and condition (wear and tear)
- You may also see the terms “Holdback”, “Withheld”, “Recoverable Depreciation”, “Non-recoverable Depreciation”

# Replacement Cost vs. Actual Cash Value



**REPLACEMENT COST**

# I have a Replacement Cost policy, why is my insurance company only paying the Actual Cash Value?

- Your insurance may initially “hold back” an amount of money from a payment to you because of depreciation
- Most policies have “Loss Settlement Provisions” that specifically state that you are owed ACV (replacement cost less depreciation) until the property is repaired or replaced
- To collect the full amount you’re entitled to under an RC policy, you have to **actually replace** the items and send the receipts to the insurer with a demand for the balance they owe you

# “Section I – Loss Settlement”

## COVERAGE B - PERSONAL PROPERTY

### 1. B1 - Limited Replacement Cost Loss Settlement.

a. We will pay the cost to repair or replace property covered under **SECTION I - COVERAGES, COVERAGE B - PERSONAL PROPERTY**, except for property listed in item b. below, subject to the following:

- (1) until repair or replacement is completed, we will pay only the cost to repair or replace less depreciation;
- (2) after repair or replacement is completed, we will pay the difference between the cost to repair or replace less depreciation and the cost you have actually and necessarily spent to repair or replace the property; and
- (3) if property is not repaired or replaced within two years after the date of loss, we will pay only the cost to repair or replace less depreciation.

b. We will pay market value at the time of loss for:

- (1) antiques, fine arts, paintings, statuary and similar articles which by their inherent nature cannot be replaced with new articles;
- (2) articles whose age or history contribute substantially to their value including, but not limited to, memorabilia, souvenirs and collectors items; and

(4) any applicable Coverage B limit of liability.

### 2. B2 - Depreciated Loss Settlement.

a. We will pay the cost to repair or replace less depreciation at the time of loss for property covered under **SECTION I - COVERAGES, COVERAGE B - PERSONAL PROPERTY**, except for property listed in item b. below.

b. We will pay market value at the time of loss for:

- (1) antiques, fine arts, paintings, statuary and similar articles which by their inherent nature cannot be replaced with new articles;
- (2) articles whose age or history contribute substantially to their value including, but not limited to, memorabilia, souvenirs and collectors items; and
- (3) property not useful for its intended purpose.

However, we will not pay an amount exceeding the smallest of the following for items a. and b. above:

- (1) our cost to replace at the time of loss;
- (2) the full cost of repair;
- (3) any special limit of liability described in the policy; or
- (4) any applicable Coverage B limit of liability.



**State Farm General Insurance Company**  
 A Stock Company With Home Offices in Bloomington, Illinois  
 500 Old River Rd.  
 Bakersfield, CA 93311-9501

**Named Insured**

AT2 001087 0046 H-02-3746-FB14 H F

**Insured, Joe**  
 111 E DOVER CT  
 ANYTOWN CA 95111-1726



ST-3  
 01/09/2000

**DECLARATIONS PAGE**

COVERAGE SUMMARY  
 OCT 27 2017

<b>Policy Number</b>	<b>57-L8-111-1111</b>	
<b>Policy Period</b>	<b>Effective Date</b>	<b>Expiration Date</b>
12 Months	MAY 12 2017	MAY 12 2018
The policy period begins and ends at 12:01 am standard time at the residence premises.		

**HOMEOWNERS POLICY**

**Automatic Renewal** - If the **policy period** is shown as **12 months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Location of Residence Premises  
 Same as Insured's Address

Requested By: Policyholder

This policy does not provide for...  
 This policy includes Building...

**Coverages & Property**

- SECTION I  
 A Dwelling  
 B Dwelling Extension  
 C Personal Property  
 Loss of Use
- SECTION II  
 L Personal Liability (Each Occurrence)  
 Damage to Property of Others  
 M Medical Payments to Others (Each Person)

**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

FP-7955.CA  
 FE-3422  
 FE-3247  
 Option JF  
 Option FA

**Loss Settlement Provision (See Policy)**

- A1 Replacement Cost - Similar Construction  
 B1 Limited Replacement Cost - Coverage B

**Forms, Options, & Endorsements**  
 Homeowners Policy FP-7955.CA  
 Homeowners Policy Endorsement FE-3422  
 Amendatory Endorsement FE-3247  
 Jewelry and Furs \$1,500 Each Option JF  
 Article/\$2,500 Aggregate  
 Firearms \$2,500 Each Article/  
 \$5,000 Aggregate Option FA

Discounts Applied:  
 Home Alert  
 Home/Auto  
 Claim Record



# DEPRECIATION



# Depreciation

- “Depreciation” is the loss in value of an item due to age and condition (wear and tear)
- You may also see the terms “Holdback”, “Withheld”, “Recoverable Depreciation”, “Non-recoverable Depreciation”

# Depreciation is negotiable

- The more depreciation your insurer applies - the less you collect up front
- There is no *official standard* for how much insurers can depreciate your property
- It can be hard to pin down an adjuster on how they calculated depreciation, but these calculations affect your pocketbook. Challenge the numbers if they seem unfair
- **Be aware of items that should not be depreciated (antiques, fine art, jewelry, etc.)**
- **Ask, in writing, that your insurer give you a copy of the depreciation schedule/method they used**

# Why Depreciation Matters

- Coming up with cash to buy replacement items can be hard, especially if your insurer has heavily depreciated your property
- Your insurer typically “depreciates” the value of your damaged/lost property to account for its used condition and age
- For all items that are covered for Replacement Cost Value, unless insurer relaxes or waives the requirement, you often actually replace and submit proof to recover withheld/held back benefits

# Fair Depreciation

Most policies allow an insurance company to depreciate property to reflect the condition it was in at the time of the loss.

Consider **both age and condition** of the property. Depreciation should only apply to property normally subject to repair and replacement during the useful life of the property. You have the right to know how your insurance company calculated depreciation and how they calculated their settlement offer.

No “official” depreciation schedule, insurance companies vary on these calculations, so you should advocate for fair valuation of your property.

# Age is not everything!

- Condition can be more important than age, so your inventory should list age AND condition
- Even if an item was old, it may have been in good to excellent condition. You can argue that depreciation should be based upon the “Remaining Life Expectancy” of an item, not the age of the item
- Only you know the condition of the items that were destroyed

# Age & Condition

Based On Age And Condition:




Family with no children.  
Five year old sofa, **maybe 20%**



Family with kids and pets.  
Five year old sofa, **maybe 80%**

Item #	Room	Brand or Manufacturer	Model#	Item Description	Quantity Lost	Item Age (Years)	Item Age (Months)	Condition	Cost to Replace Pre-Tax (each)	Total Cost
174	Living Room			textbook	1.00	2.00			79.00	79.00
175	Living Room			blow up pool tube	1.00	0.00	6		30.00	30.00
176	Living Room	Nike/Adidas/and1		Nike/Adidas/and1 , men's sweatpants	10.00	2.00			33.99	339.90
177	Living Room	golf		golf , men's dress pants	1.00	0.00	6		69.99	69.99
178	Living Room	classic fashion		classic fashion , men's dress pants	1.00	0.00	6		56.99	56.99
179	Living Room	apt 9		apt 9 , men's dress pants	1.00	2.00			59.00	59.00
180	Living Room	croft and barrow		croft and barrow , men's pajama pants	7.00	3.00			19.99	139.93





**Liberty Mutual**

New England Region  
 PO Box 1053  
 Montgomeryville, PA 18936-1053  
 Office: (800) 566-0323  
 Fax: (866) 479-8438

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Description	Qty	Unit Price	Estimate Amount	Additional *	Replacement Cost Value	Depreciation	Actual Cash Value
17. Shirt - Men's - Casual - Standard grade Orig. Desc. - customs men's tee shirt	7.00 EA	\$11.00	\$77.00	\$4.80	\$81.89	-\$30.71	\$51.18
18. Calculator Orig. Desc. - large electric calculator	1.00 EA	\$21.00	\$21.00	\$1.33	\$22.33	-\$8.93	\$13.40
19. Tie / Necktie - Men's - High grade Orig. Desc. - Pierre Jacques , men's silk tie Brand: Pierre Jacques	1.00 EA	\$21.00	\$21.00	\$1.33	\$22.33	-\$11.17	\$11.16
20. Sweater - Ladies' - High grade Orig. Desc. - basic additions , women's turtle neck Brand: basic additions	1.00 EA	\$22.00	\$22.00	\$1.40	\$23.40	-\$5.85	\$17.55

# Be aware of excessive depreciation

- Negotiate depreciation and ACV hold-backs on a case-by-case basis to reflect the condition of each item
- Depreciation guides can help you determine the value of your contents. “[www.claimspages.com](http://www.claimspages.com)” offers a list of standard depreciation amounts that you can view or print out free of charge (“**Documents**” tab, then search “**Depreciation Guide**”)
- Visit [www.uphelp.org/samples](http://www.uphelp.org/samples) for consumer-oriented depreciation guides



# Resolving a dispute involving depreciation

- Negotiate depreciation and ACV hold-backs on a case-by-case basis to reflect the condition of each item
- If your insurer applies a fixed percentage across all items, you can challenge this by either negotiating a much lower percentage (3-5%, for example)
- Make a specific request for what you feel is a fair resolution and back it up with documentation and your best arguments to support your position
- Go up the chain of command at the insurance company, ([www.uphelp.org/speakUP](http://www.uphelp.org/speakUP))
- File a complaint with the Hawaii Department of Insurance
- Mediation and/or Litigation

# Deep Breath



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# CREATING YOUR LIST

# Options for completing your Contents/ Personal Property Claim

- A. Prepare a detailed list (inventory) that describes and values everything you lost and submit it to your insurance company – later sending receipts as you replace items; **and/or**
- B. Ask in writing for a full/partial policy limits payout and a waiver for all/part of the inventory itemization requirement; **or** 100% waiver worth requesting especially if significantly underinsured
- c. Hire professional help

# Documenting and valuing your Personal Property

- If the insurer insists on a detailed inventory, gather available receipts, photos, available records and get help from the adjuster assigned to your claim to build a complete and accurate list of everything that was damaged or destroyed
- **Trust but verify** the adjuster's valuations on your possessions by getting prices/estimates from objective sources (stores, experts...). Fight back if your adjuster tries to unfairly depreciate your property
- Use UP's free tools:
  - [www.uphelp.org/contents](http://www.uphelp.org/contents) for claim inventory and claim tips
  - [www.uphelp.org/guide/contents-claim-help](http://www.uphelp.org/guide/contents-claim-help) for samples files and more!

Download the following publications to learn about strategies from experts and other disaster survivors on completing a home inventory and negotiating the contents portion of your claim:

- Example of a completed home inventory - 2003 Cedar Fire Survivor has donated her contents claim form to UP
- UP Home Inventory Worksheets (Excel) - Complete and save on the computer.
- Contents Claim Tips
- Depreciation Basics
- Speak UP: How to communicate with your insurance company
- Sample Letter Requesting Copy of Policy
- Sample Letter Asking for the Waiver of the Contents Itemization Requirement
- Sample Letter Asking for a Personal Property Claim Settlement

Download all sample files

## Home Inventory and Contents Claim Tips

**Goals:** Collect the value of every personal property item that was damaged or destroyed (up to your policy limits) in the least time-consuming and painful way possible.

**Basic strategy:** Document/list and value every item. Produce available receipts, photographs and other evidence. Get extensions of time if you need them by making a written request that proposes a reasonable amount of extra time.

### Timesavers:

- Use UP's Home Inventory Spreadsheet
- Go to a large store and use a wedding gift registry scanner to list and value items you had
- Family and friends can help you remember and complete your inventory.
- Use the internet to set a value for every lost item what it will cost to replace it.
- Negotiate a "cash out" settlement at or just below your contents policy limits to avoid the painstaking task of reconstructing a complete inventory list.

	A	B	C	D	E	F	G	H	
1	© 2011 United Policyholders, All rights reserved.								
2	<b>Description of Property</b>	<b>Type</b>	<b>Room</b>	<b>Year Acquired</b>	<b>Qty</b>	<b>Cost Each</b>	<b>Total cost</b>	<b>Condition of Item</b>	<b>Additional Notes</b>
3	example: item 1	type 1	Kitchen	2005	4	3	12	Good	
1	© 2011 United Policyholders, All rights reserved.								
2	<b>Description of Property</b>	<b>Type</b>	<b>Room</b>	<b>Year Acquired</b>	<b>Qty</b>	<b>Cost Each</b>	<b>Total cost</b>	<b>Condition of Item</b>	<b>Additional Notes</b>
3	example: item 1	type 1	Kitchen	2005	4	3	12	Good	
4	Dishwasher	Appliance	Kitchen				0		
5	Freezer	Appliance	Kitchen				0		
6	Microwave	Appliance	Kitchen				0		
7	Oven and Range	Appliance	Kitchen				0		
8	Refrigerator	Appliance	Kitchen				0		
9	Cookbooks	Books	Kitchen				0		
10	Ajax	Cleaning	Kitchen				0		

# Step One: Start with a List

- Start your list room by room, by topic, by category, whatever works for you to fill in the inventory
- Use UP's [Home Inventory Spreadsheet](#) or the lists in the *Disaster Recovery Handbook and Household Inventory Guide* to help you remember
- Use family and friends to help you complete your inventory. They may have photographs to share or be willing to list a room for you
- Go to stores with a gift registry scanner to list and value items you had. Or use the internet to build your list – many stores with gift registry scanners also have online registries
- Celebrate every success, no matter how small. Creating an inventory is a massive task

# Step Two: Add to your list

- Keep a running 'list' with you
  - pen and paper
  - “note” in your smartphone
- Check with your bank or credit card companies for records of previous purchases. Some stores keep purchase records for several years, including: Costco, Home Depot, Amazon. Always ask stores you frequently shop
- Ask family, friends, and neighbors to review your list and add items they recall
- Go 'window-shopping' with a gift registry scanner, especially home good, hardware and other high value item stores. Visual cues can help jar your memory. You'll be surprised how "many" you had of what you see
- Use UP's free tools to see what other disaster survivors had in their inventories that you might have missed



# Step Three: Estimate Quantities

- Books and CDs are generally in stacks or on shelves. Estimate how many feet of shelving you had. Ask a friend to or go to a store and measure a foot of shelving (measure hardback and paperback separately) and book width (take your tape measure), find an average price by type, and then calculate roughly how many books/CDs were on each shelf
- Do the same for clothing – if your closet was 6 ft. wide and 2 ft. contained hanging shirts, go to a friend's closet or a store rack, arrange them as closely as you normally do, and count the number per foot
- Knowing rough dimensions can help you estimate how much of something was contained within a closet, drawer, cabinet, or storage container.

# Refining quantity estimates

- Books and CDs are surprisingly compact; measure how many are in a foot of space (stacked or on a shelf). Then estimate how many feet of shelving you had
- Did you know the average American woman owns 103 articles of clothing; the average American man 50 shirts? 82% of the clothes were unworn. Ask family/friends if they can count their drawers and closet to give you a real estimate
- Craft and art supplies are easy to undercount – check craft stores to see how many skeins of yarn, etc. are in a reasonable approximation of how you stored them

# Step Four: Pricing

Included in the “duties after a loss” is listing the replacement cost of damaged personal property.

- Make sure the pricing reflects what it would cost to replace normally. **DO NOT USE SALE PRICES** – by the time you replace an item, the sale may be long gone
- Use pricing that reflects the quality of the items you had (Waterford vs. Walmart Pyrex bowl)
- Contact your credit card companies and banks for copies of old statements.
  - But remember, you’re looking for the cost to replace – this may not be the price it was purchased at. Divide and conquer – take advantage of people who offer to help. Ask them to price a page/room/list and create backup documentation for replacement costs (PDF)
- Work together with other survivors

# Pricing valuable collections

## Characteristics of Value

- Status of artist in marketplace
- Type of work
- Medium
- Size
- Condition
- Provenance
- Rarity
- Celebrity ownership increases value

Resources:

IRS Qualified Appraiser

<https://clockhappy.com>

# What the insurer won't tell you

If the supported **Contents** (Coverage “C” or “B”) loss exceeds the full policy **Replacement Cost Value Coverage “C” limit** when you total up your **Actual Cash Value** inventory spreadsheet, request the claim be settled/resolved, and paid at the **full Replacement Cost Value limit**, without any need to replace or submit receipts

# Protect yourself

## *Never intentionally claim items you did not have*

- People often believe that they need to “pad” their claim in order to get a fair settlement
- They feel their adjuster will lowball pricing so they “go high” by inflating the value, quality or quantity of damaged or destroyed items to counter the lowballing
- Innocent mistakes are very common on claim related inventories and forms and do not amount to insurance fraud
- Insurance fraud (intentional misrepresentation) is a felony
  - Claiming items you did not have can jeopardize your entire claim and subject you to severe legal penalties
- If your insurance adjuster or company believes you are substantially “padding” or inflating your claim, the path to a fair and prompt settlement will be fraught with delays and obstacles

# WHAT HAPPENS AFTER YOU SUBMIT YOUR INVENTORY

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# What next

- **Trust but verify** the adjuster's valuations on your possessions by getting prices/estimates from objective sources (stores, experts...). Fight back if your adjuster tries to unfairly depreciate your property
- Condition matters as well as age. Negotiate depreciation to reflect the condition of each item
- You're unlikely to replace everything you lost and it's a hassle to have to keep providing receipts over time, so try to maximize your ACV payments by arguing for lower depreciation, especially on the big ticket items and identifying the true replacement cost of items at standard, not discount retailers



# Negotiating via Paper Trail (Claim issues)

- Document unreasonable delays, claim handling regulation/law violations
- Clearly explain the balance of benefits owing and why you're entitled to them
- Document rotating adjusters and why it's a problem (3 in 6 months = status report)
  - Refer to your claim diary
  - Be as specific as possible
  - Go up the chain of command

# Be politely assertive

Your insurance company cashed your premium payment checks in return for promising you three things: 1) Peace of mind, 2) Loss reimbursement and 3) Prompt claim service. Your contract with your insurer entitles you to all three of these things. Your rights under the contract are protected under the laws of your state.

The best way to stay on track is to keep good notes in your claim diary of what's been agreed to and what's still being worked out.

# Your personal leverage

- Sudden tragedy turned your life upside down
- You're doing your best with the MANY details
- Special circumstances (Senior Citizen, commuting worker, working parent, young kids, business owner, disabled/ill, etc.)
- You lost a life's worth of possessions
- Good help is extra hard to find now, prices are much higher
- Records are all gone and painstaking to recreate

# Go “up the chain” until the disputed issue is resolved...

- If you are unable to resolve an issue with your adjuster, go above his/her head “up the chain” within the insurance company
- The higher you go...the greater your chances of success in resolving your dispute.

# Be organized

- Save all receipts (recommend scanning or photocopying and emailing, so you have a copy for your records)
- Document and track all insurance contents claim communications
- Track all contents payments  
(<https://www.uphelp.org/pubs/insurance-accounting-spreadsheet>)
- Open a separate bank account when replacing items if possible

# Track your claim payments



<https://uphelp.org/claim-guidance-publications/insurance-accounting-spreadsheet/>

- HOME
- ABOUT ▾
- MEDIA ▾
- RECOVERY HELP ▾
- GET PREPARED ▾
- ADVOCACY ▾
- EVENTS
- SUPPORT UP



## CLAIM GUIDANCE LIBRARY

Home » Claim Guidance » Insurance Accounting Spreadsheet

Homeowners

- SHARE
- PRINT
- PDF

### Insurance Accounting Spreadsheet

This is a spreadsheet to help you keep track of your insurance payments. It includes columns that allow you to track expenses by type of coverage and payments received, as well as line item tracking of your coverage limits.

This document was donated by a Woolsey Fire survivor.

Coverage	A		B	C	D	E - Additional Coverages			Total
	Dwelling		Other Structures	Personal Property	Loss of Use (ALE)	Ordinance of Law	Debris Removal	Trees, Shrubs & Plants	
	Structure	Replacement							
Coverage (Declarations Page)		\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -
Construction Estimate		\$ -							\$ -
Limit of Coverage	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Payments Received</b>									
Date	Check #	Purpose							
									\$ -
									\$ -

# Be strategic

You're unlikely to replace everything you lost and it's a hassle to have to keep providing receipts over time, so try to maximize your ACV payments by arguing for lower depreciation, especially on the big ticket items and identifying the true replacement cost of items at standard, not discount retailers.

Some total loss claims work on their contents lists over a year or two, and that's OK. Your insurance claims has many moving parts, so prioritize and take your time – get your temporary housing situation settled while you work on your dwelling and contents claims.

# Do what's best for you and your family

- No one but you can assess your tolerance for this process
- Some may need/desire to recover every dollar in their contents coverage to be made whole
- Some may settle for less, knowing they are leaving money on the table
- Choose the best path for your family and your finances



# KNOW YOUR RIGHTS

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# Your Insurance Consumer Rights

Here are the four places where your rights as an insurance consumer are spelled out:

- – 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

# Time Frames and Deadlines

## Processing your claim

- **15 Working Days** – Your insurer must respond to your claim with reasonable promptness. Within 15 working days is reasonably prompt. See Haw. Rev. Stat. § 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. See Haw. Rev. Stat. § 431:13-103(a)(11)(B).

## Communicating information to you

- **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. See Haw. Rev. Stat. § 431:13-103(a)(11)(B)

# Unfair Claim Practices

- Your insurer is prohibited from using unfair claim practices and/or treating you badly during the claim process. These practices are set out in the Hawai'i Revised Statutes (HRS). 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

# For More Information

If you still have questions, visit UP's website  
and search for more  
claim tips, articles and helpful info at:

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

# Survivors Speak Publications

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

- The Bottom Line on Recovering From a Disaster
- Strategies for Preparing Your Home Inventory
- Things I Wish I Had Known
- Don't take NO for an answer if your position is strong
- Negotiating With Your Insurance Company
- Estimating Your Loss
- Adjuster Stories\Partial Loss Remediation Tips

# Stay informed – Sign UP

To be added to our mailing list for notices of future events and updated guidance:

Encourage friends to sign up:

**[www.uphelp.org/signup](http://www.uphelp.org/signup)**

To request a copy of today's slides or video,  
email: **[info@uphelp.org](mailto:info@uphelp.org)**



# Stay connected to other disaster survivors – Maui Fires 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 to Survivor Forums and register at:  
<http://www.uphelp.org/events>

# Upcoming Roadmap to Recovery<sup>®</sup> Events

The screenshot shows the top navigation bar of the United Policyholders website. The logo is on the left, and navigation links for LOG IN, ASK AN EXPERT, and FORUMS are on the right. Below this is a main menu with links for HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, COMMUNITY, EVENTS, and SUPPORT UP. A search bar is also present. Below the menu is a breadcrumb trail: Home >> Events. The main content area is titled 'UPCOMING EVENTS' and features three event cards. Each card includes a title, date and time, location, and a 'VIEW +' button.

**United Policyholders**  
Empowering the insured

LOG IN ASK AN EXPERT FORUMS Search

HOME ABOUT MEDIA RECOVERY HELP GET PREPARED ADVOCACY COMMUNITY EVENTS SUPPORT UP

Home >> Events

## UPCOMING EVENTS

### Taxing Matters for Disaster-Impacted Households

📅 Thursday, March 14, 2024  
3:00 pm HT / 6:00 pm PT / 7:00 pm MT

📍 Zoom

👤 Wildfire Survivors 2018-2023

🔗 📄 📁

[VIEW +](#)

### Survivor to Survivor Forum (for wildfire survivors)

📅 Tuesday, March 19, 2024  
4:00 p.m. HT / 7:00 p.m. PT / 8:00 p.m. MT

📍 zoom - registration required

👤 All wildfire survivors

🔗

[VIEW +](#)

### Survivor to Survivor Forum (for wildfire survivors)

📅 Tuesday, April 16, 2024  
4:00 p.m. HT / 7:00 p.m. PT / 8:00 p.m. MT

📍 zoom - registration required

👤 All wildfire survivors

🔗

[VIEW +](#)

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

Register for upcoming events.

View recordings of past events and related resources.

# Ask an Expert Forum

## www.uphelp.org/ask-an-expert

The screenshot shows the 'Ask an Expert' forum page on the United Policyholders website. The page features a navigation bar with links for HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, COMMUNITY, EVENTS, and SUPPORT UP. Below the navigation bar is a search bar and a search icon. The main heading is 'ASK AN EXPERT'. Underneath, there are sub-navigation links for COMMUNITY, ASK AN EXPERT, MEET OUR EXPERTS, FORUMS, and ACCOUNT. The page content includes a message: 'PLEASE ALLOW TIME TO GET A RESPONSE. We're not able to respond to urgent or time-sensitive questions. Thanks for your patience as we find the right expert to respond to your question. Please note that UP staff reserves the right to view and approve your question before it appears on our site.' Below this is a section titled 'You Need Answers. Use this forum to get them. Search for answers or post a question about your insurance issue or the loss recovery process. Expert volunteers include professionals in construction, insurance claims and insurance law plus people sharing their own disaster recovery lessons learned.' There is a search bar with the text 'WHAT DO YOU WANT TO KNOW?' and a search icon. To the right, there are social media icons for Facebook, Twitter, LinkedIn, Instagram, and YouTube. Below the social media icons are sections for 'SEARCH TOPICS' (with a dropdown menu showing 'Additional Living Expenses (ALE)') and 'FREQUENTLY USED PUBLICATIONS' (listing 'Top Ten Insurance Claim Tips', 'FAQs about Property Damage (ALL States)', 'Homeowners Insurance Claim Rights in California', and 'Simplified Guide to Your Policy'). At the bottom left, there is a filter option set to 'All'.

- Register. It's free.
- Write in your questions.
- Get an answer from an expert in disaster recovery, construction, the insurance process and related state laws.

# Hawaii Wildfires One Year Insurance and Recovery Survey

Help us track progress and problems and gather data on insurance and wildfire recovery by completing our survey:

<http://www.uphelp.org/survey>

The data collected will help us help you.

**THANK YOU!**

# Thank You to Our Funders

