



# 2025 Los Angeles Wildfires Recovery & Insurance Orientation

January 22, 2025

Virtual Workshop/Webinar

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

# You can download and follow the slide deck here

The screenshot shows the United Policyholders website navigation bar with links for LOG OUT, MY QUESTIONS, ASK AN EXPERT, FORUMS, and a search bar. Below the navigation bar is a menu with options: HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, COMMUNITY, EVENTS, and SUPPORT UP. The main content area features a purple header for 'EVENTS' and a breadcrumb trail: Home >> Events >> 2025 California Wildfire Recovery and Insurance Orientation.

## 2025 California Wildfire Recovery and Insurance Orientation

📅 Wednesday, January 22, 2025  
5:00 pm PT

📍 Zoom - registration required

👤 all 2025 California 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](#)
- 📄 [2025 California Wildfires Recovery and Insurance Orientation Slide Deck](#)

<https://uphelp.org/wp-content/uploads/2025/01/FINAL-1-22-25-LA-Wildfires-Orientation.pdf>

# United Policyholders (UP) and the Roadmap to Recovery<sup>®</sup> Program

- UP is a national 501(c)3 not-for-profit organization based in California that is a trusted information resource and respected voice for insurance consumers in all 50 states.
- A 34 year track record and expertise assisting wildfire impacted households and communities through information, tools, resources, events and advocacy work.
- The Roadmap to Recovery program = *Post disaster guidance and services focused on financial, insurance, real estate and construction decision-making and emotional recovery.*
- UP's work is funded by donations and grants, volunteers/*pro bono*. You can't hire us, our services are free, but limited.
- Our partners include other non-profits, state and federal agencies and professional and trade associations.

# Team UP

- Professional staff
- Government and nonprofit partners
- Volunteers
  - Previous catastrophic loss survivors
  - Consumer-oriented professionals
    - Attorneys that specialize in insurance
    - Claim Adjusters (Public and Independent)
    - Tax and financial planning experts
    - Construction and real estate professionals

# 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 any of the sponsors listed at [www.uphelp.org](http://www.uphelp.org) or speakers at our workshops.

# Tonight's speakers

Amy Bach, Executive Director, United Policyholders

Tony Cignarale, Deputy Comm'r, CA Dept. of Insurance

Annie Barbour, Program Liaison, United Policyholders

Valerie Brown, Program Specialist, United Policyholders

**VISIT UNITED POLICYHOLDERS (UP) TABLE AT THE TWO OFFICIAL DISASTER RECOVERY CENTERS:**

UP staff and previous disaster survivors are at the Disaster Recovery Centers. Stop by for information, claim guidance and a free copy of our “little yellow” Disaster Recovery Handbook. There are two DRC locations, both open daily from 9:00 am to 8:00 pm.

**UCLA Research Park West**

10850 Pico Blvd., Los Angeles, CA 90064

**Pasadena City College**

3035 E. Foothill Blvd., Pasadena, CA 91107

**DEPARTMENT OF INSURANCE CLINICS:**

The California Department of Insurance (CDI) is providing one-on-one appointments to answer insurance questions. To schedule an appointment, contact CDI’s Hotline at 1-800-927-4357. Walk-ins will be on a first-come-first-served basis.

**Saturday, January 25<sup>th</sup>, 10AM-5PM and Sunday, January 26<sup>th</sup>, 10AM-1PM**

Pasadena City College

1570 East Colorado Blvd.

Pasadena, CA 91106

# 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)



# Roadmap to Recovery™

Guidance, info, webinars, leads:

- First steps, Insurance and Aid Basics
- 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



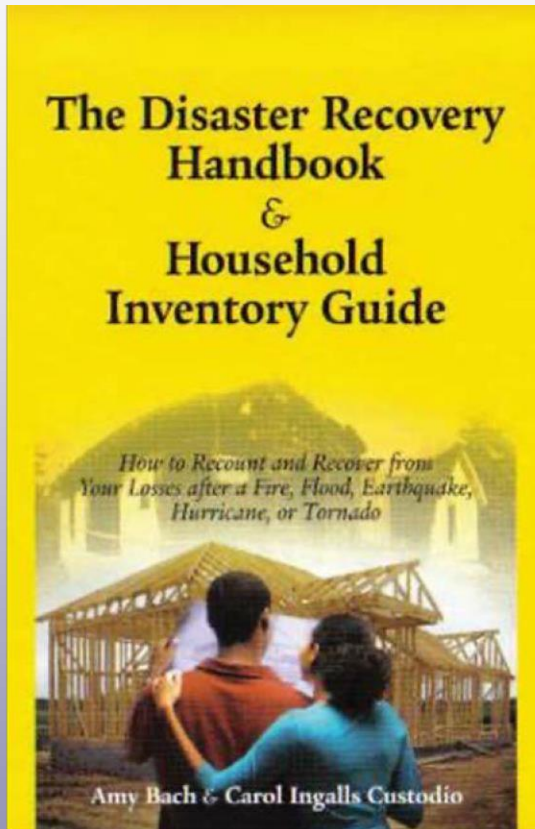
# www.uphelp.org

[www.uphelp.org/recovery/disaster-recovery-help/2025cawildfires](http://www.uphelp.org/recovery/disaster-recovery-help/2025cawildfires)

- Step-by-Step guidance that follows the typical timeline
- Links to sign up for events and updates
- Links to specialized professionals  
[www.uphelp.org/findhelp](http://www.uphelp.org/findhelp)
- Sample letters & claim documents  
[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 shows the United Policyholders website. The header includes the logo and navigation links for LOG IN, ASK AN EXPERT, and a search bar. The main navigation menu has tabs for HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, and EVENTS. The RECOVERY HELP tab is active, and a sub-menu is displayed with options: ROADMAP TO RECOVERY™, DISASTER RECOVERY HELP (circled in red), CLAIM GUIDANCE LIBRARY, and STATE BY STATE HELP. Below this is a purple banner for DISASTER RECOVERY HELP with a breadcrumb trail: Home >> Disasters >> 2025 California Wildfires – Insurance Claim and Recovery Help. The main content area is titled '2025 California Wildfires – Insurance Claim and Recovery Help' and includes an introductory paragraph, a 'DOWNLOAD OUR INSURANCE AND RECOVERY GUIDE' button, and an 'About UP' section. A right sidebar lists 'UPCOMING EVENTS >' with two events: '2025 California Wildfire Recovery and Insurance Orientation' on January 22, 2025, and 'How to Read and Understand Your Policy' on January 29, 2025. A footer at the bottom reads '2025 CALIFORNIA WILDFIRES'.

# “The Little Yellow Book”



Available at our table at the DRCs, or send an email to [info@uphelp.org](mailto:info@uphelp.org) if you would like a copy.

Make sure to include your current mailing address!

# Rules of the Roadmap:

- California has more regulations and laws to protect you in the post-disaster insurance claim process than any other state.
- The adjuster(s) assigned to your claim is supposed to know them all, but they probably don't.
- A full and fair insurance recovery requires accurate valuations of your losses and an understanding of policy benefits owed.
- Using our Roadmap to Recovery<sup>®</sup> resources increases your chances of recovering all available insurance funds

# Where to start?

- ✓ Make a written request for your complete, current policy including all endorsements and riders (Certified, ideally).
- ✓ Use UP sample letter to request your policy (CA Insurance Code 2071 gives insurer 30 days to provide it) CDI can help, it shouldn't take that long.  
<https://uphelp.org/claim-guidance-publications/sample-letter-requesting-complete-copy-of-homeowners-policy/>
- ✓ Make a working copy that you can highlight/notate.
- ✓ Guidance in UP's 2025 Wildfires Recovery Help Library follows the typical total loss recovery timeline.

# Standing home/partial loss?

## Returning to your home after a wildfire:

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

**Smoke restoration guidance:** <https://uphelp.org/claim-guidance-publications/smoke-restoration-guide/>

## See also:

[Smoke and ash damage from a wildfire](#)

[Thermal \(“extreme heat”\) damage from a nearby wildfire](#)

[Insurance Claim Tips For Partial Loss Fires](#)

[Sample Letter Requesting Re-inspection and Re-testing of a Partially-Damaged Home](#)

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.



# Speak “UP”

- Keep a Claim Journal/Diary/Daily record
  - Take notes on who you talked to, the number you called, date and time, what was said
  - Keep paperwork organized as best you can
- Present your requests clearly and in writing
- If an adjuster tells you a rule/requirement that doesn't sound fair, ask them: “please show me where it says that in my policy?”

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



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# Think of your insurance claim as a business transaction

Recognize reality:

- Your insurer is a for-profit company motivated to limit claim payouts
- It is in your best interest to get independent opinions on the value of your losses and what you're entitled to so you can maximize the value of the insurance you paid for.

# Insurance is a vehicle to get you back where you were before your loss

- But it won't drive itself.
- Be pro-active to assert your rights and collect all available insurance funds.
- Insurance policies contain legal fine print, limits, formulas and claim requirements.
- Your policy may not fully cover everything you lost.

# 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 politely assertive, informed and empowered is the key.

# Tony Cignarale, Deputy Commissioner, CA DOI

- Deputy Commissioner, California Dept. of Insurance since 2007
- 35 Years Insurance Experience
- Admitted to the State Bar in 1999
- Oversees Disaster Response, Consumer Hotline/ RFAs and Market Conduct Examinations
- Helped enact many of the laws in place that help disaster survivors collect insurance benefits timely



# CALIFORNIA DEPARTMENT OF INSURANCE DISASTER RESPONSE

Tony Cignarale, Deputy Commissioner  
January 22, 2025



# Disaster Response

- Monitoring Events Continuously
- Working Closely with CalOES
- At the DRCs, reviewing policies
- 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





# Requesting help/filing a complaint



**800-927-4357**

**[www.insurance.ca.gov](http://www.insurance.ca.gov)**



# Enforcement Branch

## Partners with Local DA and CSLB to combat fraud

- 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.



# Deep breath



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# Getting on the road to recovery



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# Annie Barbour, Program Liaison

- Leads UP “Survivor to Survivor” support groups
- Brings R2R® to disaster-impacted regions
- Advances risk reduction and resilience as a member of UP’s Roadmap to Preparedness team
- Navigated recovery after losing her home in a 2017 wildfire
- Helped establish an award-winning local organization that supported community recovery, rebuilding after her fire



# Rebuilding (2017 Tubbs Fire) April 2018



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# Foundation May 2018



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# Framing June 2018

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Starting  
interior  
August 2018



Nearly there  
September  
2018



# Rebuilt October 2018 (2017 Tubbs Fire)



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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/Disaster Case Managers
- 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



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# Where's the money?


## Insurance policy basics

For a deeper dive:

### EVENTS

[Home](#) » [Events](#) » [How to Read and Understand Your Policy](#)

## How to Read and Understand Your Policy

 Wednesday, January 29, 2025  
5:00 pm PT

 Zoom - registration required

 2024 and 2025 California Wildfire survivors

[REGISTER HERE](#)

This webinar covers reading and understanding your insurance policy; Calculating available benefits; Understanding lingo and claim rules; Dwelling and Contents Loss Estimating and Depreciation; Policy add-ons ("Endorsements," Building Code Compliance, Extended Coverages); and Limits and Exclusions.

# 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

# The main “buckets” of coverage

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

Trees, Shrubs, Landscaping, Scheduled Personal Property

Code Upgrade/Law and Ordinance

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)



# 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**

POLICY NUMBER: **HA 00111111-111**  
ACCOUNT NUMBER:

**CONTINUATION DECLARATIONS**

The 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.

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

**NAME INSURED AND ADDRESS**  
**HOMEOWNER, JOE**  
**1234 CREEK ROAD**  
**ANYTOWN, CA 92456**

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
<b>BASIC COVERAGE</b>					
H03	01/00		12747	12/01	
H090	05/02	1,097.00	H048	01/00	58.00
12559	02/07		12567P	02/07	22.00
H0216	01/00	22.00CR	11796	07/11	
43BB FUN	05/42		10940	07/89	
IN2004	03/04		IN2264	03/06	
IN2499	10/08		IN0000	04/09	
IN0100	01/10		H0300CA	10/14	
IN2709	12/15		IN2710	01/16	
IN2722	02/17				
<b>TOTAL PREMIUM</b>					<b>1,155.00</b>

Additional Residence Occupied By Insured

**RETENTION CREDIT**

Loan Number **9999967718** Mortgage Loss Payee or Other Interest

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

**45501-7729**

**AMCO INSURANCE COMPANY**  
Authorized Representative  
729171746 47

DIRECT BILL 0000 15051 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\*

HI070NBD

# Extended replacement cost coverage

- Many policies sold today include a formula that increases your dwelling limits by 25%, 50%, or 100% if stated limits are too low to replace your damaged/destroyed home
- Most policies contain an inflation protection formula

California FAIR Plan Association  
**DWELLING INSURANCE POLICY DECLARATIONS**

**California FAIR Plan** PROPERTY INSURANCE  
 3435 Wilshire Blvd. # 1200  
 Los Angeles, CA 90010  
 (800) 339-4099  
 www.cfnet.com

TRANSACTION TYPE Endorsement

YOUR INSURANCE BROKER

NAPA, CA 94558

PHONE NUMBER

ENDORSEMENT EFFECTIVE DATE 09/15/2020  
 POLICY NUMBER CFP 2536902 01  
 POLICY PERIOD 10/19/2019 To 10/19/2020  
 12:01 a.m. at the property location

INSURED NAME AND MAILING ADDRESS

PROPERTY LOCATION

**IMPORTANT NOTICE TO INSURED**

The FAIR Plan does not estimate the cost to rebuild your home, or the cost of labor and materials in your (or any other) area, or determine the appropriateness of the coverage you select. Instead, those are your responsibilities. However, we are required by law to tell you that, "The limit of liability for this structure (Coverage A) is based on an 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".

**RATING INFORMATION**

YEAR BUILT	OCCUPANCY	# OF UNITS	CONSTRUCTION TYPE	DEDUCTIBLE
1960	OWNER	1	FRAME	\$5000

**COVERAGE AND PREMIUM INFORMATION**

In case of loss we cover only that part of the loss which exceeds the deductible shown. We provide only those coverages, endorsements and perils shown below as ( ✓ ). These are brief summary descriptions; please read the entire policy for details. Ask your broker for assistance if you wish to obtain information about coverages you have not purchased.

**COVERAGES, LIMITS, PERILS AND PREMIUMS**

SELECTED COVERAGES	LIMITS	PERILS INSURED AGAINST	PREMIUM
<input checked="" type="checkbox"/> A - Dwelling	\$ 645,000	<input checked="" type="checkbox"/> Fire or Lightning, Internal Explosion and Smoke Damage	\$ 2,307
<input type="checkbox"/> B - Other Structures	\$ 0	<input checked="" type="checkbox"/> Extended Coverages	\$ 136
<input checked="" type="checkbox"/> C - Personal Property	\$ 75,000	<input type="checkbox"/> Vandalism or Malicious Mischief	\$ 0
<input checked="" type="checkbox"/> D - Fair Rental Value	\$ 50,000		
<input checked="" type="checkbox"/> Ordinance or Law Coverage	\$ 64,500		
<input checked="" type="checkbox"/> Debris Removal (additional)	\$ 15,000		
<input checked="" type="checkbox"/> Dwelling Replacement Cost	INCLUDED		
<input checked="" type="checkbox"/> Inflation Guard	INCLUDED		
<input checked="" type="checkbox"/> Personal Property Replacement Cost	INCLUDED		
<input type="checkbox"/> Fences	\$ 0		
<input type="checkbox"/> Permitted Incidental Occupancy	\$ 0		
<input type="checkbox"/> Plants, Shrubs and Trees	\$ 0		
<input type="checkbox"/> Outdoor Radio and TV Equipment	\$ 0		
<input type="checkbox"/> Awnings	\$ 0		
<input type="checkbox"/> Signs	\$ 0		
<input type="checkbox"/> Improvements, Alterations and Additions	\$ 0		
		<b>Total Annual Premium</b>	<b>\$ 2,443</b>

Premium subject to change at Renewal

**THIS IS NOT A BILL**

# KEY COVERAGE INFORMATION:

## COVERAGES, LIMITS, PERILS AND PREMIUMS

SELECTED COVERAGES	LIMITS
<input checked="" type="checkbox"/> A - Dwelling	\$ 645,000
<input type="checkbox"/> B - Other Structures	\$ 0
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<input type="checkbox"/> Plants, Shrubs and Trees	\$ 0
<input type="checkbox"/> Outdoor Radio and TV Equipment	\$ 0
<input type="checkbox"/> Awnings	\$ 0
<input type="checkbox"/> Signs	\$ 0
<input type="checkbox"/> Improvements, Alterations and Additions	\$ 0

PERILS INSURED AGAINST	PREMIUM
<input checked="" type="checkbox"/> Fire or Lightning, Internal Explosion and Smoke Damage	\$ 2,307
<input checked="" type="checkbox"/> Extended Coverages	\$ 136
<input type="checkbox"/> Vandalism or Malicious Mischief	\$ 0

**Total Annual Premium** \$ ██████████

Premium subject to change at Renewal

**THIS IS NOT A BILL**

# What did you buy?

## Fair Rental Value

Did you buy optional up to 20% extra?

## Debris removal

Did you buy extra or is your available coverage “inside” your dwelling max.

## Other Structures

Did you buy this coverage?

## Code Upgrades

2021 and beyond (w.RCV) should have 10% of A paid above A. Doesn't apply if ACV

# Fair Plan vs. Standard Policy

- Loss of Use coverage is “Fair Rental Value” (what your place would have rented for)
- ACV only is more common
- Very common to be underinsured
- Less corporate accountability, less customer service
- Loss of Use coverage for cost to rent a comparable place in size/location.
- RCV is more common
- Common to be underinsured
- More corporate accountability, better customer service

# Temporary living expense benefits: Loss of Use/Additional Living Expense (“ALE”)

- 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](http://www.uphelp.org/ALE) and Sample Letter requesting info about insurance benefits for ALE
- Your mortgage payments are NOT covered.
- CA law: Your policy must cover 24 months plus two, 6 month extensions but there may be a dollar limit.
- In CA, if you request it, insurer must advance 4 months of these benefits



# More on “ALE”

- Should be comparable in size, amenities
- If you have a dollar cap, budget. Rents are high, despite anti-gouging rules.
- Benefits may be calculated via Fair Rental Value (CFP) or “as incurred.”
- Consider a tiny home/manufactured home/RV for a temporary residence.
- If staying w/friends/relatives – see #1.

# CA FAIR PLAN

## COVERAGE D – FAIR RENTAL VALUE

If a loss covered under this policy makes that part of the Described Location rented to others, held for rental or occupied by you unfit for its normal use, we cover its “Fair Rental Value” meaning the fair rental value of that part of the Described Location rented to others, held for rental or occupied by you less any expenses that do not continue while that part of the Described Location is not fit to live in.

Payment will be for the shortest time to repair or replace that part of the Described Location rented, held for rental or occupied by you.

# COVERAGE D – FAIR RENTAL VALUE

- Coverage and limits vary individually
- Check your declarations page for limits:
  - IF checked on your declarations, that limit applies.

**If there is a checkmark  next to D - Fair Rental Value in the Declarations, the following applies:**

We will pay Fair Rental Value up to the Limit of Liability stated for Fair Rental Value in the Declarations.

This coverage is in addition to your ability to elect to use up to 10% of the Coverage A Limit of Liability for loss of Fair Rental Value.

# COVERAGE D – FAIR RENTAL VALUE

If the Coverage D box is NOT checked, the following applies:

You may use up to 10% of the Coverage A limit of liability for loss of Fair Rental Value. Payment under this coverage reduces the Coverage A limit of liability by the amount paid for the same loss.

We will pay no more than 1/12 of this coverage for each month the Described Location is unfit for its normal use and the amount due under this coverage shall be calculated based on a 30 day month. Payment under this coverage shall not be more than the monthly fair rental value of that part of the Described Location rented to others, held for rental or occupied by you.

If you have personal property coverage, Fair Rental Value will be determined based on an equivalent furnished property. If you do not have personal property coverage, Fair Rental Value will be determined based on an equivalent unfurnished property.

If a civil authority prohibits you from use of the Described Location as a result of direct damage to a neighboring location by a Peril Insured Against in this policy, we cover the Fair Rental Value loss for no more than two weeks.

# Debris removal

- Photo document or have someone photo document your lot before debris gets removed
- Learn your options for removing the debris (solo vs. coordinated), generally it's most economical to go with coordinated
- <https://pw.lacounty.gov/epd/debris-removal/>
- If you participate in a coordinated debris removal, avoid using your debris removal insurance benefits for repairs/rebuilding or contents replacement until you are sure you won't need to turn them over to whatever agency coordinated the removal. It may take years before they bill you, so do your best not to spend them until you're sure what your cost share will be.

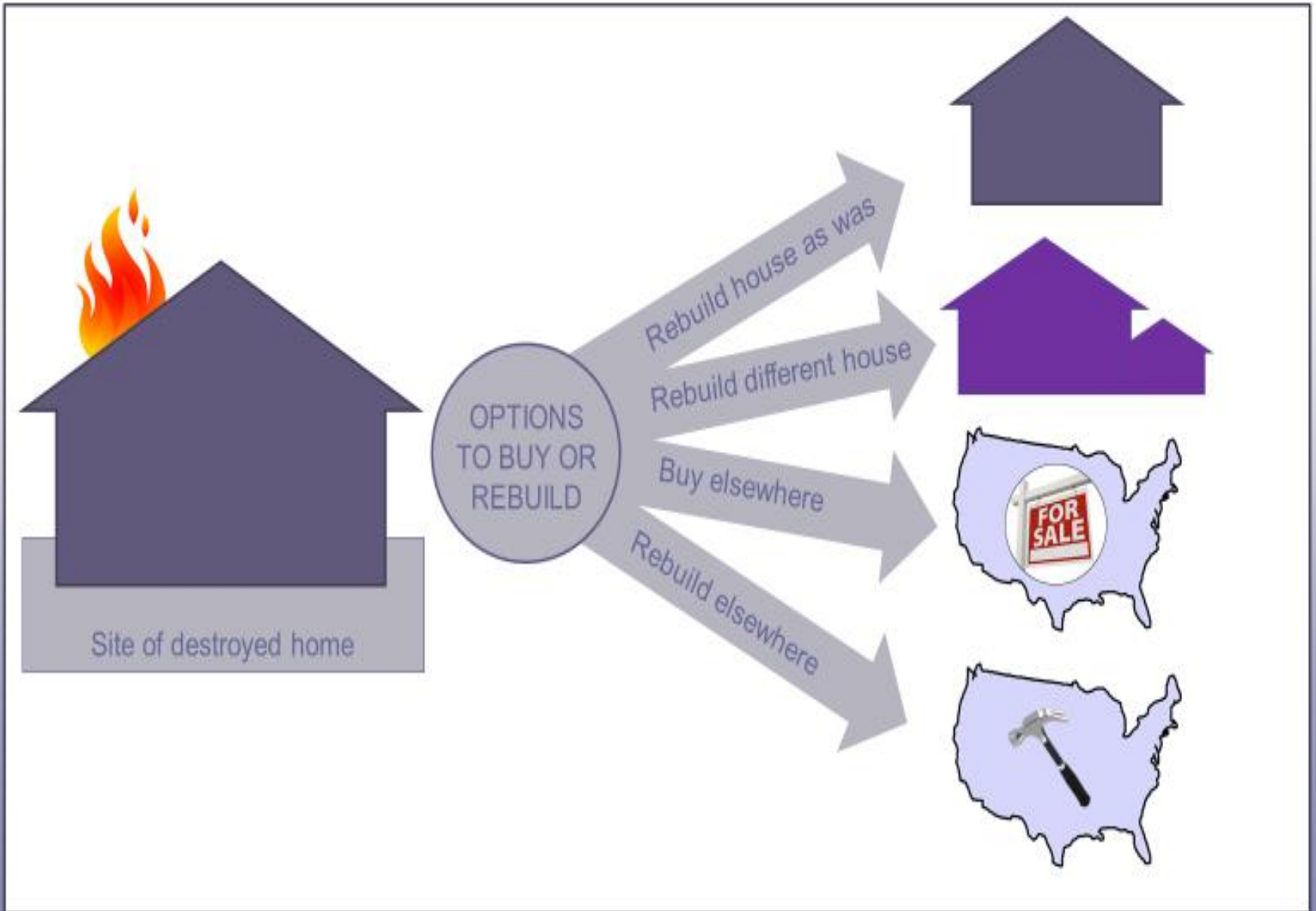
# The flow of insurance funds

- CA law requires your insurer to advance 30% of your dwelling limits to replace your contents.\*
- If you want a full payout, you'll likely have to complete an itemized inventory.
- Insurer pays ACV when values are "set".
- Insurer pays RCV upon proof of expenditures, replacement, repairs completed.
- Negotiated cash-outs (possibly...)

\* Your lender's name should not be on the advance check

# 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)





# 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



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# Valerie Brown

## Program Specialist



- 18 years experience in disaster recovery
- Board Member, National Disaster Leadership Team
- President, San Diego Voluntary Organizations Active in Disaster (VOAD)
- Vice-Chair, CA VOAD

# Sources of recovery funding other than insurance

- FEMA aid, how it interfaces w/insurance
- SBA low interest loans up to \$500,000
- Charitable aid/grants (LTRG Unmet needs, United Way, Red Cross, faith-based, post-disaster fundraising, etc.)
- Bank loans
- Settlement/verdict in a lawsuit against a responsible party

# 3 Ways to Apply for Disaster Aid

ONLINE



[DisasterAssistance.gov](https://DisasterAssistance.gov)

FEMA APP



Download the FEMA APP

CALL



800-621-3362



FEMA

4<sup>th</sup> Way...

Apply in person at either of the two Disaster Recovery Centers



U.S. Small Business  
Administration

To apply, call 800-659-2955  
or go online at  
[www.SBA.gov/disaster](http://www.SBA.gov/disaster)

## Home and personal property loans

If you live in a declared disaster area and have experienced damage to your home or personal property, you may be eligible for financial assistance from SBA — even if you do not own a business. As a homeowner, renter, or personal property owner, you may apply to SBA for a loan to help you recover from a disaster.

### Eligibility

- Homeowners may apply for **up to \$500,000** to replace or repair their primary residence.
- Renters and homeowners may borrow **up to \$100,000** to replace or repair personal property — such as clothing, furniture, cars, and appliances — damaged or destroyed in a disaster.
- Secondary homes or vacation properties **are not** eligible for these loans. However, qualified rental properties may be eligible for assistance under SBA's business physical disaster loan program.
- These loans cover disaster losses not fully covered by insurance or other sources. Proceeds from insurance coverage on home or property may be deducted from the eligible loan amount.

### Use of proceeds

- You may not use the funds to upgrade homes or make additions, unless required by the local building code.
- You may be eligible for up to a 20% loan amount increase above the real estate damage, as verified by SBA, for improvements that will help prevent risk of future property damage.
- SBA can refinance all or part of a previous mortgage in some cases, when the applicant does not have credit available elsewhere and has suffered substantial disaster damage.

# First steps recap:

- Keep paperwork organized and a daily journal
- Understand options related to debris removal
- Use ALE wisely so it will last
- Mortgage forbearance and related financial decisions
- Avoid scams, check references before you hire
- Charitable aid and loans can fill insurance gaps

# How to “Speak UP”

- **Strong as possible**
- **Paperwork organized**
- **Empowered**
- **Assertive but polite**
- **Keeping a claim diary**
- **Insurance educated**
- **Networking with others**
- **Getting professional help when needed**
  
- **Unwilling to be short-changed**
- **Pro-active**



# Survivor to Survivor...

Register @ [www.uphelp.org](http://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



# Ask an Expert Forum

[www.uphelp.org/ask-an-expert](http://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 'LOG OUT', 'MY QUESTIONS', 'ASK AN EXPERT', and a search bar. Below the navigation bar is a main menu with options: 'HOME', 'ABOUT', 'MEDIA', 'RECOVERY HELP', 'GET PREPARED', 'ADVOCACY', 'EVENTS', and 'SUPPORT UP'. The main content area is titled 'ASK AN EXPERT' and includes a sub-menu with 'HOME' and 'ACCOUNT'. A note states: 'NOTE: THIS FEATURE IS CURRENTLY IN BETA TESTING. Thanks for your patience as we work out the bugs.' Below the note, there is a paragraph: '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.' To the right of the text are social media icons for Facebook, Twitter, LinkedIn, Instagram, and YouTube. Below the text is a section titled 'EXPLORE CATEGORIES' with a dropdown menu showing 'Additional Living Expenses (ALE)'. Another section titled 'FREQUENTLY USED PUBLICATIONS' lists 'Top Ten Insurance Claim Tips'. At the bottom of the main content area is a search bar with the text 'WHAT DO YOU WANT TO KNOW?' and a search icon.

- If you can't find the answers you need on our website...
- Post a question and we'll do our best to answer it

# HOME LOSS FILE SYSTEM

From OUT OF THE ASHES: A UP partner

- **Designed by wildfire survivors** to help streamline the recovery process
- Helps track recovery documents, insurance claims, and essential paperwork
- **Includes folders and labeled tabs for:**
  - Documenting lost assets
  - Financial records & receipts
  - Mental health resources
  - Managing long-term rebuilding
  - Other key recovery resources
- Available as a **Physical File Organizer** and a **Digital Resource** for easy access.

**FOR MORE INFO: [HOMELOSSFILESYSTEM.COM](https://home-loss-filesystem.com)**

## PHYSICAL FILE ORGANIZER

**1,800**  
AVAILABLE  
FOR PICK UP  
AFTER JAN 29



REQUEST



FREE FILE  
ORGANIZER

## DIGITAL RESOURCE



ACCESS



FREE DIGITAL  
RESOURCE

# UPcoming...

How to Read and Understand Your Policy

Including Q & A

Wednesday, January 29, 2025

5:00 pm PST

*Virtual, on Zoom*

Register here: [uphelp.org/Jan29](https://uphelp.org/Jan29)