

WHAT'S UP

Insurance news you can use • FALL 2018

BACH TALK: A message from Co-Founder & Executive Director, Amy Bach

Scaling UP: Extreme weather, wildfires, hurricanes and torrential rains are impacting a growing number of homes and businesses across our country. Collecting insurance funds for repairs and rebuilding can be very challenging. Demand for our services is growing, as is our national reputation as a trustworthy source for insurance and loss recovery expertise.

Many thanks to our supporters and to the volunteers who travel with us to disaster areas, write legal briefs free of charge (*pro bono*) and keep us up to date on the insurance coverage and claims landscape.

Please support United Policyholders, like our Facebook page, remember our web address and share it with friends, family and co-workers: UPHELP.ORG.

DONATE TODAY so UP can help disaster victims far and wide through our Roadmap to Recovery program. And when you shop online, please use AmazonSmile and designate United Policyholders as your charity of choice.
Uphelp.org/donate

ROADMAP TO RECOVERY™ PROGRAM

Post-disaster tools & guidance focused on restoring financial health

Disasters have been hitting fast and furious since last fall's record-breaking Hurricanes Harvey, Maria and Irma, followed by the worst wildfire season ever, then deadly mudslides, a volcanic eruption and Hurricanes Florence and Michael. UP staff and volunteers have been logging in many miles and hours.

Wildfire Recoveries in California • In partnership with officials from every level of government and the private and NGO sector, UP is educating, organizing and supporting individual and community wildfire recovery in 7 wildfire-impacted counties.

After guiding survivors at local assistance centers, we are hosting workshops and disseminating tips and tools to impacted-households. We help people understand the insurance claim "game," know and assert their rights, access reliable information and find qualified professional help.

People who can't attend our workshops can access our Ask an Expert forum, online Claim Help Library, 1-on-1 Clinics and watch past workshops free of charge at www.uphelp.org/northbayfires.

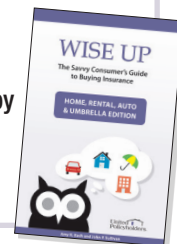
Appreciation to the Tipping Point Emergency Relief Fund, Sonoma County Resilience Fund, and Napa Valley Community Disaster Relief Fund for supporting our Roadmap to Recovery work in the North Bay, CA.



Hundreds of disaster-impacted households come to our workshops to get the straight scoop and expert guidance that we deliver.

Resiliency Checklist

- STOCK UP** (your emergency kit): Add a portable charger for your cell phone.
- CALL UP** your insurer: Confirm you're properly covered. Find out how at www.uphelp.org
- LIKE UP** Spread the word www.facebook.com/UPhelp
- TALLY UP** Take and store cell phone photos or a video of your assets.
- ROUND UP** Find your current insurance policies, scan and safely store them.
- CHECK UP** whether any unique items, jewelry, collections are properly insured.
- PONY UP** Help us continue to be your champion. Uphelp.org/donate
- READ UP** Buy a copy of WISE UP and be pro-active.





Our work in the lava-devastated Puna Community is a good example of what we accomplish by working with local partners, FEMA, other NGOs and business community volunteers.

Kilauea Volcanic Eruption, HI • UP has been guiding Hawai'i residents on insurance matters since the Kilauea volcano erupted and released burning lava that destroyed homes and neighborhoods in the Puna region of the Big Island. We've hosted three live-streamed public workshops and conducted trainings for volunteer and Legal Aid attorneys to date. **Special thanks to Robert and Lisa Joslin, the Hawaii Island Volcano Recovery Fund and Puna volunteers.**



UP educating post-wildfire mud/debris flow impacted homeowners.

Thomas Wildfire and Debris Flow (Ventura/ Montecito, CA) • First came the wildfire— then came debris flow. Through Roadmap to Recovery workshops, clinics and partnerships, UP is helping impacted households in Santa Barbara and Ventura Counties. **Thank you Center for Disaster Philanthropy for supporting this work.**



After his home was destroyed in the Lilac (SD) wildfire last year, this senior citizen was mired in an insurance and lender tangle. He credits UP and volunteer Ken Klein for turning the situation around and helping him get this new home.

San Diego, CA Wildfires • Led by UP staffer Valerie Brown, with help from the Community Recovery Team, our CDI and FEMA partners and volunteers Ken Klein and Joanne Kling, we are serving the December 2017 Lilac Fire survivors in San Diego County. **Thank you San Diego Regional Disaster Fund for supporting this work.**

Resources for Humans: Going above and beyond

What do Chevron, Kaiser Permanente and Medtronic all have in common? They all had a significant number of employees lose homes in recent disasters, and their Human Resources departments all reached out to United Policyholders to support those employees in the recovery process.

Similar to the help we gave to displaced refinery workers in Mississippi after Hurricane Katrina, UP is providing "lunch and learn" and problem-solving sessions for Hurricane Harvey-impacted Chevron employees in Houston, TX, and wildfire-impacted Kaiser and Medtronic employees in Santa Rosa, CA.

"Thank you from the bottom of my heart for all that you have done. You have offered us so much support in so many ways. My family and I are deeply grateful to United Policyholders."

**Rumkah Singh,
Santa Rosa Wildfire Survivor**

"I have found the assistance provided by United Policyholders to be of tremendous value. UP has been a lifeline during this time of enormous stress"

F.C., Puna, HI



UP staffer **Andrew Cattell** with former Vice President **Al Gore** at a Climate Change event in the Bay Area. The consumers we serve are finding reduced affordability and availability of home coverage due to Insurance company actions in response to climate change.



New UP staffer **Sandy Watts** (pictured at a wildfire recovery assistance center with CA Insurance Commissioner **Dave Jones**) brings two decades of coverage, claim and problem solving expertise to UP's Roadmap to Recovery program. Since joining our team, she's trained volunteer lawyers and led live streamed workshops for volcano displaced residents in Hawai'i.



Consumer reporters like ABC7 On Your Side's **Michael Finney** are important partners that help us solve consumer problems. UP honored The Press Democrat and **Chris Chmura** (NBC Bay Area) for in-depth coverage of post-wildfire insurance issues at this year's Tee UP benefit.



ROADMAP TO PREPAREDNESS PROGRAM

Tips and tools for insuring assets and being disaster ready

Do we have your attention? There's nothing like nearby disasters to remind us that it's worth paying attention to insurance coverage, limits and record-keeping.

Now is the time to do a www.uphelp.org/checkup to safeguard your investment in protecting your assets.

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ADVOCACY AND ACTION

Advancing insurance consumer protections and rights

On many fronts and throughout each year, UP helps keep insurance worth buying. We do this through the comments we make in the media and by filing legal briefs, supporting and opposing legislation, and speaking for consumers where decisions are being made that impact their interests. Here are just a few ways we're putting advocacy into action for insurance policyholders:

- **Explaining consumers' real life buying and claim problems** and suggesting innovative solutions to state insurance regulators through our participation in the work of the National Association of Insurance Commissioners and presentations at their tri-annual meetings.
- **Advocating for cyber crime coverage**—We're all vulnerable to hackers and need dependable insurance protection for cyber crime losses.
- **Preserving laws that require insurers to handle claims diligently** and fairly so policyholders don't suffer needless financial harm.
- **Helping enact legislative reforms** that will improve the insurance payout process after future disasters.
- **Exposing and resisting efforts by industry lobbyists to influence judges** to rule in their favor and against policyholders in liability insurance disputes.
- **Calling on insurance companies to extend deadlines and ease paperwork burdens** on their customers who've suffered catastrophic losses.

GOT EXPERTISE? UP needs volunteers...

Personal experience after a loss? Consider joining our Disaster Survivor Support Network to lend an empathetic ear and provide basic guidance to those on the road to recovery.

Email: emily@uphelp.org

Professional expertise related to insurance claims, post-loss repairs and rebuilding or legal matters? Consider joining our professional volunteer corps of experts to advise the UP staff and help the consumers we serve.

Email: sandy@uphelp.org

Need help finding insurance for your home? Try the Match UP Insurance Finder!

A growing number of homeowners are turning to UP for help after getting non-renewed (dropped) by their insurance companies. Availability and affordability in many areas are shrinking due to insurers' use of "risk scores" and worries about climate change.

UP has teamed up with public officials and Yapacopia to offer the Match-UP Insurance Finder at:

www.uphelp.org/insurance-finder

Amy Bach with UP Board Member Jim Beneke, a Texas public insurance adjuster who promotes ethics and professionalism in his industry and is a dedicated policyholder advocate.

Check out UP's Board of Directors and Staff under "About us" at uphelp.org.



The Pulitzer Prize-winning Press Democrat's CEO Steve Falk accepting UP's award honoring his paper for its outstanding coverage of insurance issues in the aftermath of the 2017 North Bay fires.



PLEASE SUPPORT UP

Donate by using the enclosed envelope or online at: uphelp.org/donate

or mail your check payable to: United Policyholders, 381 Bush St., 8th Floor S.F. CA 94104



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Your support gives victims of disasters across the U.S. free access to experts, tools and resources so they can get home sooner.



Our Roadmap to Recovery workshops provide help and the chance to connect with other impacted neighbors.

Thank you *for*
your support!

