



## 2020 Accomplishments:

- Sounding a national alarm about shrinking coverage and protection gaps, taking action to reverse the trend through 3 new UP initiatives:
  - The RISC Initiative to restore essential coverage to property policies
  - The WRAP Initiative to increase mitigation/risk reduction support and rewards
  - COVID-19 Loss Recovery: Helping interrupted businesses stay afloat
- Using virtual channels to avoid any interruption in services or advocacy
- Helping people and businesses be resilient despite climate and insurance changes
- High level collaboration with public agencies, officials and regulators
  - Disaster preparedness and recovery outreach to businesses
  - Post-disaster town halls and public forums
- 627,000 people used [www.uphelp.org](http://www.uphelp.org) to get help
- Assisting disaster recoveries in CO, IA, TN, CA, LA and OR
- Improved Team UP volunteer training and deployment
- Shopping help webinars in partnership with CA DOI



Daytime view of San Francisco  
Bay Area on September 9, 2020

# Onward and UPward

As the most challenging year in many people's lifetimes draws to an end, I could not be prouder of Team UP. We haven't missed a beat during COVID. Our staff is efficiently working from home. We are running disaster recovery operations in CA, OR, IA and CO and doing resiliency/preparedness education and outreach in CO and CA. We are advancing important national and state initiatives to restore insurance safety nets, incentivize wildfire risk reduction, and help businesses survive the pandemic.

We've hosted more workshops and webinars in 2020 than in any prior year. Our pilot virtual pro bono legal help clinic for wildfire survivors was so successful and

convenient for volunteers and survivors - we are now planning online financial and tax help clinics early in the new year. We even held two online FUNdraisers featuring celebrity guests. Turns out being grounded is good for United Policyholders' productivity!

The promise of a vaccine is cause for optimism, but so is the fact that so many people are willing to give their time and expertise, with no compensation, to help strangers and improve disaster recovery and resilience by volunteering with our organization. May we all thrive in 2021. Thank you Team UP!



Amy Bach, Esq., Executive Director

## UP's 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](http://www.uphelp.org)
- Like UP** on [facebook.com/UPhelp](https://facebook.com/UPhelp) and share our website [uphelp.org](http://uphelp.org) with family and co-workers.
- Shore UP**: Find your current insurance policies, scan and safety store them.
- Pick UP** as your AmazonSmile charity of choice: [www.smile.amazon.com](http://www.smile.amazon.com)
- Tally UP** jewelry, watches, art, electronics, and collections and make sure they're fully insured. Be aware of insurance fine print limits on these items.
- Pony UP** at [uphelp.org/donate](http://uphelp.org/donate) to help us continue to be your champion in all 50 states.
- Read UP**: Buy a copy of WISE UP and be proactive at [www.uphelp.org/wiseup](http://www.uphelp.org/wiseup)



# Roadmap to Recovery™

## 2020 Roadmap to Recovery™ Statistics

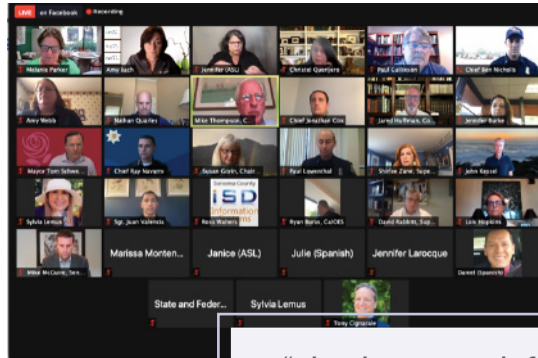
**6** states where UP is providing services: CA, CO, IA, OR, TN, LA

**18** Roadmap to Recovery™ Workshops

**19** Roadmap to Recovery™ Q&A Webinars

**612** professionals and disaster survivors who volunteer with TEAM UP

**7** Pro bono clinics offering one-on-one consultations with attorneys, wealth advisors and consulting professionals.



(Left) UP joins federal, state and local officials as a source of national recovery expertise.

*"Thanks so much for the great webinars! SO helpful. Your website is great too. All these resources make the whole process so much easier."*

*-Terry Strachan,  
2020 wildfire survivor*

<p><b>Survivor to Survivor Forum</b></p> <p>Tuesday November 17th 7pm</p>	<p><b>Roadmap to Recovery Q&amp;A</b></p> <p>Wednesday November 18th 5:30pm</p>
<p>2020 WILDFIRE SURVIVORS REGISTER AT: <a href="http://WWW.UPHELP.ORG/R2R">WWW.UPHELP.ORG/R2R</a></p>	
	<p><b>Roadmap to Recovery Webinar</b></p> <p>Navigating the Contents Portion of Your Claim</p> <p>Thursday November 19th 4pm</p>

The Roadmap to Recovery™ support we bring to people who are recovering from devastating losses includes inspiration and insights that make it easier to deal with insurance and other frustrations and keep moving forward toward restoring a life that has been shattered by profound loss.

In addition to the technical information and answers UP delivers on a wide range of insurance, construction, personal finance, legal and tax matters, we also provide emotional support and a special kind of encouragement. Encouragement that comes from our disaster survivor volunteers who've "been there done that." Helpers who are living proof that one can make it through and thrive again, laugh again, and even find the occasional silver lining.

*"The Roadmap to Recovery Program helped us find our way through the nightmare of losing our home of 30 years in the Tubbs fire, and is greatly appreciated. The knowledge we gained at the United Policyholders meetings as well as the one-to-one sessions was extremely valuable. The caring, professional way in which United Policyholders personnel & volunteers treated us will never be forgotten. My family & I sincerely thank you from the bottom of our hearts."*

*-Joseph D. & family, 2017 Tubbs Fire*

# Roadmap to Preparedness

Just as a player folds in a poker game when they suspect the odds are not in their favor, insurers stop insuring homes in regions that get hit by a series of disasters. Similar to how insurers withdrew from the Florida home insurance market after multiple hurricanes in the 90's, many have dropped their California customers after multiple wildfires in recent years.

UP is working to solve the problem short and long term. We are helping consumers navigate current marketplace options, and we are coordinating an initiative to establish a statewide mitigation support and reward program aimed at reducing wildfire risk and restoring insurer confidence in the viability of continuing to insure homes in brush-heavy regions.



WRAP coalition member Novato Fire Chief Bill Tyler spearheaded a successful bond measure that is financing brush clearing and fire risk reduction in Marin County.



## Helping Californians Navigate a Home Insurance Crisis

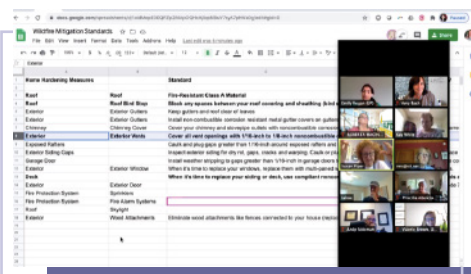
- We revived a version of the "Match UP" program we'd set up in 1992 that connects consumers with independent agents who can access more options than captive agents who can only sell one insurer's products. The service has helped over a thousand CA homeowners keep their homes insured.
- We published new guidance on how to shop after your insurer drops you, and options available through California's insurer of last resort, the CA Fair Plan at [www.uphelp.org/cfp](http://www.uphelp.org/cfp).
- We're educating consumers through free online UP webinars and by participating on speaker panels during town halls organized by public officials.

(Left) UP's Emily Rogan pictured here with Mt. Veeder Firesafe Council representatives who are working hard to clear brush, neighbor to neighbor.

## Sharing Tips from the Trenches

UP knows what matters when it comes to insurance. Thanks to two government grants from LISTOS CALIFORNIA and DENVER UASI (Urban Area Security Initiative), we have been helping vulnerable homeowners and renters in San Francisco and in Central Colorado protect their assets and be savvy insurance buyers...all from the comfort and socially distanced safety of Zoom. Learn more at: [www.uphelp.org/checkup](http://www.uphelp.org/checkup).

(Right) Installing vent screens is an inexpensive way of reducing wildfire risk.



## Our Wildfire Risk Reduction & Asset Protection Initiative ("WRAP")

UP has convened experts in fire science, wildfire prevention and home insurance to build a mitigation support and reward program in CA.

(Left) A home improvement/wildfire risk reduction checklist being created during a WRAP meeting with Mariposa County Supervisor Rosemarie Smallcombe, fire prevention advocates Sue Piper, Priscilla Abercrombie, and others.

# Advocacy and Action



## Restoring Insurance Safetynets

In presentations to regulators, legal briefs and the media, UP is citing a national imperative to reverse the fine print exclusions and high deductibles in insurance policies that are preventing disaster victims from accessing funds for repairs and rebuilding.

Building on our longstanding collaboration with the Rutgers Center for Risk and Responsibility, UP launched an initiative this year branded as “Restoring Insurance Safetynets Coalition.”

Through this initiative, we are collecting examples of unfair exclusions, documenting the trend of shrinking protection and building a coalition with stakeholders throughout the United States. We are working to restore the financial safety nets that people count on and believe they’re paying for when they make premium payments on their home insurance. RISC is a national imperative.

Want to support this initiative?  
Donate at [www.uphelp.org/donate](http://www.uphelp.org/donate).

*“UP is critical in the work we are doing (in the California legislature)...Thanks to help from UP, we were able to streamline the claims process (for disaster victims), get additional rights to homeowners, we extended ALE...we got more transparency for consumers, and we are going to continue to build on these rights.”*

*-California Insurance Commissioner Ricardo Lara*



## Highlights of UP's COVID-19 Loss Recovery Initiative

- Partnerships with trade associations to educate their members through webinars and publications and advocate for fair treatment by insurers.
- Presentations to State Insurance Regulators by Amy Bach as an Official Consumer Representative & Consumer Participation Program Trustee to the National Association of Insurance Commissioners.
- An Advisory Work Group that includes many of the nation’s most experienced and prominent insurance recovery/policyholder attorneys.
- Preparing and filing friend of the court (amicus) briefs to help courts reach fair results in litigation initiated by businesses whose insurers rejected their claims, often without adequate investigation.
- A curated library featuring scholarly articles, legal briefs and news updates.

## Helping Businesses Survive the Pandemic

As soon as COVID-19 public safety orders began causing businesses to be unable to operate, UP launched a national initiative to facilitate insurance payments to offset their losses. Just as we help and guide individuals impacted by large-scale disasters, our COVID-19 Loss Recovery Initiative is helping businesses assert their right to Business Interruption, Event Cancellation, and Civil Authority benefits to stay afloat and resume operations when it is safe to do so.



# Thank You Donors & Funders

Thanks to support from our foundation partners, [Find Help Directory](#) sponsors, event sponsors, and our individual and corporate donors, UP expanded the services we provided in 2020. The emergence of a global pandemic did not change our dedication to help disaster survivors get back home, provide disaster preparedness education, and advocate on behalf of insurance policyholders in all 50 states. Thanks to our supporters and volunteers, 2020 was one of the most impactful years in our 29 year history.

## A special thank you to our grantors:

AT&T, California Community Foundation; California LISTOS Campaign; California Resilience Challenge in partnership with the San Diego County Office of Emergency Services; Center for Disaster Philanthropy, Inc; Chinese Real Estate Association of America Foundation; Community Foundation Santa Cruz County; Community Foundation Sonoma County. Angel Fund; Consumer Federation of America; The Entertainment Industry Foundation; Foundation for Financial Planning; Hersher Family Foundation; Jewish Federation of the Sacramento Region; Jewish Community Federation of San Francisco and Marin; Jewish Federation of the Silicon Valley; Napa Valley Community Foundation: Napa Valley Community Disaster Relief Fund; NCR Recovery Committee in Colorado; North Valley Community Foundation; Rebuild Northbay Foundation; Richard Mazess; Robert and Shirley Harris Family Foundation; San Francisco Community Foundation; Shippy Foundation; Sonoma County Community Investment Program; Ventura County Community Foundation Special & Urgent Needs Fund.



*COVID hasn't slowed UP down...Boulder Creek Wildfire Recovery Resource Center.*



*January 2020 free clinic where Woolsey fire survivors accessed financial decision making help via UP.*

## UP to Good and UP to (more) Good

**A huge thank you to all who helped put the "fun" in our two successful online fundraisers:** CA Insurance Commissioner Ricardo Lara, CA State Treasurer Fiona Ma, Thomas Keller, David Pogue, John Houghtaling, Chip Merlin, Franco Valobra, Liquid Alchemist, and all of our attendees, volunteers, Zoom room hosts, and auction bidders!

**We couldn't have done it without the support of our event sponsors and auction item donors:** Abacus Wealth Partners, Butter& Bakery, CloudFast LLC, Covington, Crown Adjusting, Doug Wertheimer, e2Value, Harlan Estate, Jennifer Rosdail Real Estate Sales, Kantor & Kantor, LLP, Kerley Schaffer, LLP, Lesser Law Group, Lief Cabraser Heimann & Bernstein, LLP, Merlin Law Group, Raizner Slania LLP, Reed Smith, Salesforce, Susan Piper, Tom Eddy Winery.



## Ways to support UP

- Donate at [www.uphelp.org/donate](http://www.uphelp.org/donate)
- Designate UP as your favorite charity when you shop at AmazonSmile
- Donate through an employer's matching program

## Helpful Links

COVID Interrupted Business Owners: [uphelp.org/covid](http://uphelp.org/covid)

2020 Wildfires Recovery Help Libraries:

CA: [uphelp.org/2020wildfires](http://uphelp.org/2020wildfires)

OR: [uphelp.org/ORwildfires](http://uphelp.org/ORwildfires)

WA: [uphelp.org/WAwildfires](http://uphelp.org/WAwildfires)

CO: [uphelp.org/COWildfires](http://uphelp.org/COWildfires)

Iowa Derecho: [uphelp.org/derecho](http://uphelp.org/derecho)

Tennessee Tornado: [uphelp.org/tntornado](http://uphelp.org/tntornado)

2018/2019 CA Wildfires: [uphelp.org/2019social](http://uphelp.org/2019social),  
[uphelp.org/woolsey](http://uphelp.org/woolsey), [uphelp.org/camp](http://uphelp.org/camp)