



There's no place like home after recovering from a wildfire.

UP innovated during the pandemic to continue providing in-person Roadmap to Recovery® and Preparedness services where safe, while adding virtual services that increased our reach and impact.

From testifying on legislation in California, Oregon and Massachusetts to engaging professional volunteers all across the country, **our COVID adaptation has allowed us to provide services to more people and make a wider advocacy impact** than ever before, while finding ways to maintain connections within the UP community.

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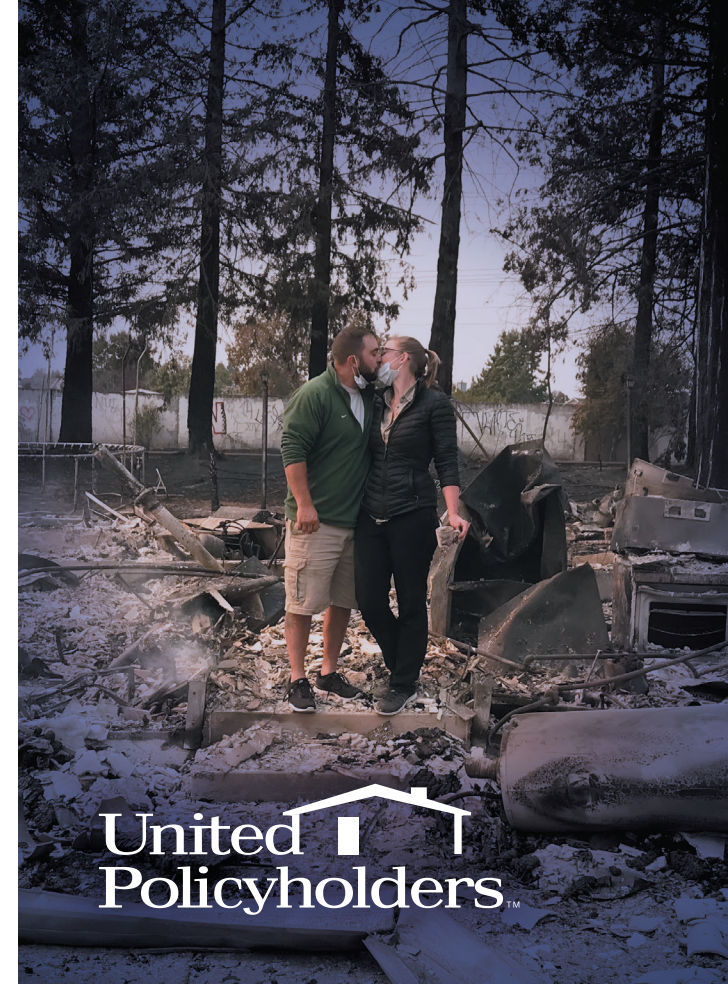
Without the knowledge and encouragement from UP, I would not have received \$68,000 (the last 25% of personal contents) through my persistence and detailed questions. Plus there was another \$100,000 left in the RC bucket of money and Code Upgrades bucket that I would not have had an opportunity to receive.”

— Ellyn A., 2018 Camp Fire survivor



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United Policyholders™

Educating,
Advocating, *and*
Empowering
through the
Pandemic Years

WINTER 2021

While the pandemic had a profound impact on so much of our world, natural disasters did not stop, and the need for our disaster recovery services remains greater than ever. Since March 2020, our Roadmap to Recovery® Program has supported households impacted by more than 35 natural disasters across the United States.



We are proud of our uninterrupted service delivery during COVID.

Despite the challenges of the pandemic, UP's offerings have included:

- 43 R2R "How To" Workshops
- 42 Question & Answer Forums
- 27 Survivor to Survivor Forums
- 18 Disaster Recovery Help Libraries
- 10 Pro Bono Professional Help Clinics

Helping small businesses recover from COVID losses

When official public safety and shelter-in-place orders went into effect, UP immediately recognized that insurance benefits would make or break businesses' ability to resume operations and recover. So when we got early reports that insurers were denying all COVID-19 business interruption claims across the board regardless of actual policy wording and with little to no investigation, we knew we needed to swing into action.

UP formed a COVID BI Loss Recovery Working Group, a distinguished group of the nation's leading policyholder attorneys, and for over a year have been coordinating to fight for the coverage that businesses paid for and so desperately need. We are deeply grateful to our volunteers for coming together under UP's umbrella to counter the industry's powerhouse campaign to defeat their customers' rights.

With your continued support we will be able to meet the challenges ahead, whatever they may be:



UP has helped me to become a survivor, instead of a victim."

— William K. 2018 Woolsey Fire survivor

Two new UP service delivery models:

"Survivor to Survivor" Forums are virtual information exchanges open only to people currently on the road to recovering from a disaster. They're led by trained Team UP volunteers with personal experience and empathy from their own recovery journeys.

Virtual Q&A Webinars where individuals submit their questions and get answers from UP staff, expert partners and trained volunteers.



Fire survivor paying it forward as a Team UP volunteer.

Thank You Donors, Funders, Partners and Volunteers!

Thanks to your support, UP has maintained and expanded services during this unprecedented time. The emergence of a global pandemic has not changed the need to get disaster survivors the help they deserve or to prepare for future disasters.

Resiliency and Climate Change Adaptation

Climate change is creating a new normal of more frequent and severe natural disasters and insurance companies are responding by taking care of themselves and their profits. **UP is focused on taking care of you and your financial wellbeing by spearheading two important initiatives:**

The Wildfire Risk Reduction and Asset Protection Project (WRAP) working group developed mitigation standards to harden homes and is now creating a pilot mitigation certification program to help homeowners reduce their risk and their rates and keep their insurance.

The Restoring the Insurance Safety Net Coalition (RISC) national initiative identifies coverage gaps in insurance policies that are harming consumers by reducing the value and shrinking coverage for disaster damage to homes.

These advocacy initiatives help UP improve resiliency and preparedness across the U.S. through:

- National insurance shopping resources available at uphelp.org
- Providing the straight scoop on insurance to national and local media outlets, including NPR, New York Times, Consumer Reports, Fox Business, U.S. News and World Reports, National Law Review, Money Magazine, Forbes, Los Angeles Times, San Francisco Chronicle, The Tampa Bay Times, The Santa Rosa Press Democrat
- Filing 72 Amicus Briefs in courthouses in 27 states, including 45 filed for COVID-related business losses
- Testifying on important state legislation to protect insurance consumers' rights in Oregon and Massachusetts
- In California: Addressing the homeowners insurance crisis, better preparing San Francisco County residents for earthquakes (LISTOS Project), and launching a pilot mitigation certification WRAP project in San Diego County
- In Colorado: Providing disaster and insurance preparedness education to homeowners and renters who live in high danger areas across 6 wildfire prone counties

uphelp.org/donate