United Policyholders™

Roadmap to Recovery Program™

Contents Insurance Claim Help Workshop
2025 LA Wildfire Survivors

Pasadena Senior Center
85 East Holly Street
Pasadena, CA 91103

Dec. 6, 2025

www.uphelp.org

About United Policyholders (UP)

- A not-for-profit organization with expertise in insurance and disaster recovery that does not accept funding from insurance companies
- A respected voice and trusted information resource for consumers across the United States
- Three plus decades of experience in disaster recovery
- Funded by donations and grants with a professional staff and a large volunteer corps (attorneys, insurance and personal finance experts, recovered disaster victims)
- Partnering with government agencies and other non-profits and organizations to improve recovery in disaster-impacted communities.

United Policyholders™

Empowering the Insured

Annie Barbour

R2R Coordinator/Program Liaison

Annie is a 2017 Tubbs Fire survivor. Following the Tubbs Fire, a group of neighbors formed a group to help their neighborhood reconstruct as quickly as possible while minimizing problems in the process. This group became known as Coffey Strong. She became familiar with United Policyholders at that time when they helped her community work through the insurance issues. As that recovery has wound down, she began to volunteer with UPH to further help survivors. She is naturally drawn towards advocacy.

United Policyholders™
Empowering the Insured

Alexis Ricci

Development & Programs Specialist

- 25+ years national experience in Property and Casualty Insurance claims/management
- Licensed Public Adjuster - California - and multiple additional states
- Property Insurance Subject Matter Expert
- Consumer advocate, focused on fair, accurate and timely claim resolutions
- BS, Human Development - UC Davis

UP Programs Offered

- **Roadmap to Recovery**

  Disaster recovery and insurance claim info and help

- **Roadmap to Preparedness**

  Insurance buying and risk reduction tips and support

- **Advocacy and Action**

  A voice and advocate for commercial and individual policyholders in courts, legislatures and the media

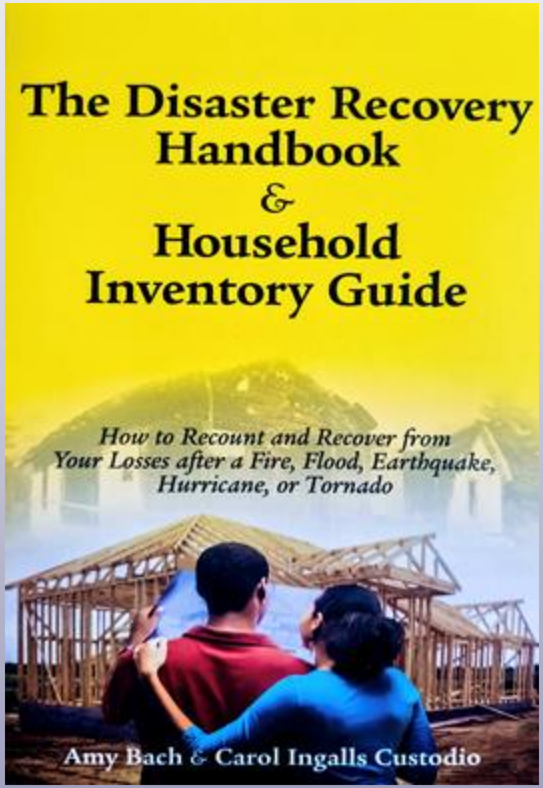
The Fine Print

- 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* or speakers at our workshops

- Our speakers are volunteering their time as educators

R2R Guidance and Tools



"The Little Yellow Book"

info@uphelp.org

Ask an Expert & Community Forums

www.uphelp.org/ask-an-expert

2025 CA Wildfires Help

www.uphelp.org/2025cawildfires

CA Content Insurance Rules

- 36 months to file suit/adjust your wildfire claim
- Advance of 30% (up to $250k) of applicable dwelling limit (for total losses only)
- No specific form required for inventory submission
- Can lump same/like items (shoes, books, etc)
- No blanket depreciation on inventory
- You are entitled to copies of all documents used to adjudicate your claim

Preparing Your Inventory

- **Be Specific:** more descriptive = more accurate pricing = more $$$ and less follow up/stress
- **Attach pictures and replacement links**
- **Age/Conditioning:** month/year if possible…affects depreciation
- **Use Social Media, Box Stores, Online Shopping:** to trigger memory and provide inventory support
- **Don’t forget to add:** shipping, delivery, or assembly charges….and sales tax
- **Chunk It**: into rooms or smaller parts

Items that are Typically not Depreciated

- **Antiques, Collectibles, Porcelain, Crystal, Fine China, Sterling Silver, Signed Limited Editions**
- **Precious Metals/Stones** (gold, platinum, diamond)
- **Fine Art** (oils, mixed media, bronze statuary, gallery purchased works, signed/numbered photographic prints)
- **Books & Manuscripts** (first editions, signed editions, rare folios)
- **Musical Instruments** (high value…Steinway, Fazioli)
- **Rugs** (Persian, Oriental, silks…high value, one of a kind)
- **Coins, Currency, Stamps**
- **Wine & Spirit Collections**

When Carriers Try to Depreciate Items

- **Check your Policy**…limitations or exclusions
- **Push Back….**remind the carrier these items' values are related to rarity, maker provenance, market values, collectability
- **Get Appraisals**….auction houses (Sotheby, Christie)
- **Expert Certifications**
- **Submit Comps**…showing current market value (Appreciation not depreciation)

Next Steps With Your Carrier

- **Lifestyle Interviews by Carrie:** why
- **Trust but Verify**: initially priced inventory from carrier
- **Inaccuracies by the Carrier:**
    - -Item description (general or wrong item)
    - -Depreciation (age or condition; blanket depreciation)
    - -Quantity
    - -No pricing provided (follow up info requested)
- **Inventory Resubmission:** when, why and how often?

Asking for Contents Limits

- **How and When to Ask:** for your Contents Limits

- **Update:** your carrier about your inventory process

"I am 40% done with my inventory and the value of those items are 80% of my contents limits"

- **Win–win:** for the carrier as well

- **Claims handling:** can change; a 'no' to content limit settlement can turn into a 'yes'

United Policyholders
Empowering the Insured

Sample Letter Asking for a Personal Property Claim Settlement

NOTE: This letter is a sample that must be customized to fit the facts of your individual situation and claim. All bracketed and underlined portions must be completed or revised before sending. Use this letter to challenge excessive depreciation holdbacks on your personal property claim and/or seek a negotiated claim settlement.

(Date)
(Name of adjuster or highest ranking ins. co. employee)
(Name of insurance co.)
(Address)

Re: Claim Number: ____________
Date of Loss: ____________
Name of Insured:_______________________
Address of Insured Property:_________________________________

Dear _____________,

The purpose of this letter is to request full reimbursement for my family's personal property that was destroyed (date of loss). The total value of the items that were deemed a total loss is $ -----------. As you know, we have answered every request for information from (insurance company). We have made the property available for inspection multiple times and cooperated fully in providing documentation of our losses.

We understand that (name of insurance company)'s policy is to hold back full payment until after we replace each item and submit receipts. We have every intention of replacing all the items in our home to restore it as it was prior to (date of loss). Our personal belongings were in very good to excellent condition at the time of the loss, and we have pictures to prove that (insurance company) has applied excessive depreciation in calculating the actual cash value of our property.

We are anxious to put this painful experience behind us, get back into our home and restore our household. Having to continually submit receipts to your company and wait for full reimbursement for every purchase we make over the next year seems unfairly time-consuming and emotionally painful.

We are asking (insurance company) to make a fair settlement offer on our personal property claim in the amount of the reasonable replacement value of our complete inventory list, less what we've already received. Please give this request full consideration and respond no later than (proposed date). I look forward to (insurance company)'s timely response. Thank you for your anticipated cooperation in this matter.

Sincerely,

YOUR NAME
YOUR MAILING ADDRESS

Sample Letter

www.uphelp.org/samples

Sources of Help

- **Department of Insurance**

  www.insurance.ca.gov/01-consumers/130-laws-regs-hearings/05-CCR/fair-claims-regs.cfm

- **Sample Letters** - (limits request or excessive depreciation applied, resubmission of inventory)

  www.uphelp.org/samples

- **Depreciation & Inventory Help**

  www.uphelp.org/contents
  www.uphelp.org/depreciation
  www.uphelp.org/wp-content/uploads/2020/09/Depreciation_CP-2.pdf

- **Professional Help**

  Tips of Hiring Professional Help: *http://www.uphelp.org/hiringhelp*
  Directory of Professional Help: *www.uphelp.org/findhelp*

UPcoming Events

www.uphelp.org/events

Contents Insurance Claim Help Workshop- 2025 LA Wildfire Survivors

Sunday, December 7, 2025
10am-1pm

The American Legion Palisades, 15247 La Crux Dr., Pacific Palisades CA

Survivor to Survivor Forum (wildfire survivors)

Tuesday, December 16, 2025
4pm HT / 7pm PST / 8 MST

Zoom Meeting

Thank you to UP’s Partner for this Event

pasadena senior center

65 Years

GETTING BETTER WITH AGE

Thank you to our Funders

California COMMUNITY Foundation

PASADENA COMMUNITY FOUNDATION

Emergency Network Los Angeles

Voluntary Organizations Active in Disaster for LA County

Anthony Pritzker FAMILY FOUNDATION