



Settling Your Dwelling Claim:

Collecting all available policy funds for replacing your wildfire-destroyed home

April 9, 2026

2025 LA Wildfires

Zoom Webinar

To download and follow the slide deck: uphelp.org/april9

The screenshot shows the United Policyholders website. At the top left is the logo with the tagline "Empowering the Insured". To the right are links for "LOG OUT", "MY QUESTIONS", "ASK AN EXPERT", and "FORUMS", along with a search bar. Below this is a navigation bar with categories: HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, ASK AN EXPERT, EVENTS, and SUPPORT UP. The main content area features a purple header for "EVENTS" and a breadcrumb trail: Home >> Events >> Settling Your Dwelling Claim. The event title "Settling Your Dwelling Claim" is prominently displayed. Below the title, event details are listed: Thursday, April 9, 2026 at 5:00 p.m. PT, a Zoom Webinar, and for 2024 & 2025 California Wildfire Survivors. A purple "REGISTER" button is present. A large blue arrow points from the event details to a "RESOURCES" sidebar on the right. The sidebar contains two links: "The Scoop on Scope of Loss" and "Follow Along Slide Deck - Settling your Dwelling Claim", with the latter highlighted in yellow.

United Policyholders
Empowering the Insured

LOG OUT MY QUESTIONS ASK AN EXPERT FORUMS Search

HOME ABOUT MEDIA RECOVERY HELP GET PREPARED ADVOCACY ASK AN EXPERT EVENTS SUPPORT UP

EVENTS

Home >> Events >> Settling Your Dwelling Claim

Settling Your Dwelling Claim

Thursday, April 9, 2026
5:00 p.m. PT

Zoom Webinar

2024 & 2025 California Wildfire Survivors

REGISTER

A United Policyholders Roadmap to Recovery™ online workshop for total loss California wildfire survivors

Submit your topic related, insurance claim questions by Monday April 6th, 8am PT.

RESOURCES

- The Scoop on Scope of Loss
- Follow Along Slide Deck - Settling your Dwelling Claim**

About United Policyholders (UP)

- A nationally recognized 501(c)3 insurance consumer organization with a 35-year track record and expertise in wildfire recovery with a focus on financial and emotional recovery
- Not for profit...not for sale. Funded by donations and grants
- Guidance, tools and strategies for navigating the road to recovery after a catastrophic loss
- Advocating for fair insurance practices and consumer protection laws and regulations since 1991

Team UP

- Professional staff
- Government and nonprofit partners
- Volunteers
 - Fired UP Survivors - previous catastrophic loss survivors paying it forward
 - Consumer-oriented professionals
 - Damage and repair/rebuild cost estimators
 - Lawyers
 - Public Adjusters
 - Tax and Financial Planning experts
 - Construction and Real Estate professionals

Our Three Programs

Roadmap to Recovery[®]

- *Guidance on insurance, restoring assets and getting back home after a catastrophic loss*

Roadmap to Preparedness

- *Helping households and communities reduce risk and be resilient to disasters and adversity*

Advocacy and Action

- *Fighting for insurance consumer rights and protections*

<https://uphelp.org/advocacy/advocacy-and-action-working-with-elected-officials/>

2026

CALIFORNIA

United Policyholders supports AB1642 – Disaster Recovery Reform Act AB 1642 directs the California Department of Toxic Substances Control to establish standards for testing and remediating toxic wildfire debris in damaged homes, addressing a pattern of insurers minimizing contamination risks and prematurely cutting off ALE benefits before homes are safe to reoccupy.

[UP Letter of Support for AB 1642](#)

United Policyholders supports if amended AB1795 – Smoke Damage Recovery Act. In recognition of the health risks associated with the presence of Wildland-Urban Interface (WUI) fire contaminants in residential settings and the pressing need for science and health-based standards and stronger insurance claim handling protocols related to those contaminants, AB 1795 directs the Department of Toxic Substances Control under the California Environmental Protection Agency to develop those standards. It also increases oversight of related professionals and seeks to compel insurers to cover the costs of pre and post remediation and restoration testing and clearance.

[AB 1795 UP Support If Amended – Smoke Damage Recovery Act](#)

United Policyholders supports SB 876 – Disaster Recovery Reform Act SB 876 is a comprehensive bill advanced by the California Department of Insurance that seeks to remedy a range of post disaster insurance problems including chronic underinsurance, delayed claims payments, rotating adjusters, inadequate ALE coverage, and burdensome contents inventory requirements, while increasing insurer accountability through doubled penalties and giving the Insurance Commissioner the authority to obtain restitution on behalf of victims of unfair insurance practices.

[UP Letter of Support for SB 876](#)

United Policyholders strongly supports SB 877 – Residential Property Insurance: Loss Estimate Transparency SB 877 increases transparency in claim handling by strengthening an existing California law that requires insurers to give claimants copies of all claim-related estimates and reports, including drafts and notes that reflect who made the changes and why, to stop the practice of insurers quietly altering expert assessments in ways that reduce claim payments without the policyholder's knowledge.

[UP Letter of Support for SB 877](#)

United Policyholders strongly supports SB 878 – Insurance Business Practices – Support SB 878 seeks to deter insurers from delaying

California 2024 and 2025 Wildfire Help Libraries

- Step-by-Step Guidance
- Sample Letters and Claim Forms
www.uphelp.org/samples
- Survivors Speak Tips
www.uphelp.org/survivorspeak
- Upcoming Workshops and Resources
www.uphelp.org/events
- Links to Pro-consumer Professional Help
www.uphelp.org/findhelp

The screenshot displays the United Policyholders website interface. At the top, the logo reads "United Policyholders Empowering the Insured". Navigation links include LOG OUT, MY QUESTIONS, ASK AN EXPERT, and FORUMS. A search bar is located on the right. A horizontal menu contains HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, COMMUNITY, EVENTS, and SUPPORT UP. The RECOVERY HELP dropdown menu is open, listing: ROADMAP TO RECOVERY®, DISASTER RECOVERY HELP, CLAIM GUIDANCE LIBRARY, STATE BY STATE HELP, SAMPLE LETTERS AND CLAIM DOCUMENTS, PROFESSIONAL HELP DIRECTORY, and ASK AN EXPERT. Below the menu, two articles are featured: "2025 California Wildfires – Insurance Claim and Recovery Help" (ACTIVE, JAN 7, 2025) and "2024 California Wildfires – Insurance Claim and Recovery Help" (ACTIVE, NOV 1, 2024). The 2025 article text states: "This Insurance Claim and Recovery Help page includes resources for the January 2025 Palisades Fire and Eaton Fire in Los Angeles County." The 2024 article text states: "This Insurance Claim and Recovery Help page includes resources for the December 2024 Franklin Fire, the November 2024 Mountain Fire, the September 2024 Airport Fire, Boyles Fire, Bridge Fire, and Line Fire, and the July 2024 Borel Fire, French Fire, Hawarden Fire, Lake Fire, Nixon Fire, Park Fire, and Thompson Fire. These wildfires have damaged or destroyed over 1,817 structures in Butte, Kern, Lake, Los Angeles,

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

Deep Breath



Today's topics:

- The Dwelling Claim Settlement Process in real life
- Answers you want before you start your rebuild:
- Collecting maximum available policy benefits
- Underinsured? Sources for filling insurance gaps
- Help Resources
- A Scope of Loss vs. an Estimate
- Capturing all “as was” rebuild costs incl. code upgrades
- Reaching a full and fair dwelling claim settlement
- Aim to rebuild an insurable home
- Settling so you can buy, not rebuild
- Moving forward

THE DWELLING CLAIM PROCESS IN REAL LIFE

The Dwelling Claim Process in Real Life

Your insurer owes to replace what you had, up to policy limits

Most people don't rebuild the exact same house, but if your insurer thinks you're trying to profit, they will balk

It's easier to reach a full and fair claim settlement if your "as was" costs are well documented – including code upgrades that *would be required if you did rebuild identical*

There are many approaches to settling

The Dwelling Claim Process

- Generally, the insurer's adjuster prepares an RCV estimate, usually w/software, sometimes via a builder they're connected with, then issues a check for ACV until those funds are spent
- UP recommends getting your own scope and estimate to verify accuracy
- Many people skip that step and get an estimate for the home they want to build, not the one they had

**ANSWERS YOU WANT BEFORE
YOU START YOUR REBUILD**

Answers you want before you start your rebuild:

- How much insurance money will be available to me and when?
- What will trigger my insurers' obligation to pay all available benefits?
- Has my insurer agreed to a fair “as was” scope/estimate or do we still need to reach agreement on the RCV of what I lost? (including code upgrades)
- Will my available insurance be enough to cover the cost of rebuilding a like kind and quality home or the home I want to build?
- If I don't have enough insurance to replace what I lost or build the home I want to build, what sources can I tap? (AnB)

COLLECTING MAXIMUM AVAILABLE POLICY BENEFITS

Collecting maximum available insurance benefits:

- Your insurer owes to replace “as was,” up to your policy limits for the dwelling and other structures, including all available extended or adjusted coverages and at least 10% of your dwelling limit toward the cost of code upgrades (CA Ins. Code 10103(c))
- The insurer’s estimate to replace your dwelling isn’t the final word. You have the right to challenge/fix their calculations and get your own scope/estimate.
- Ideally, your insurer and you agree on an “as was” SCOPE of LOSS – # of rooms, type of flooring, countertops, details, material quantities and qualities that were in the original home.
<https://uphelp.org/scope>
- You don’t have to rebuild an identical home, but your insurance payout will be based on the cost of a “like kind and quality” home to what you lost.
- Code upgrades need to be listed and priced specifically

Sample HO Policy



UNITED SERVICES AUTOMOBILE ASSOCIATION

PAGE 3
MAIL MACH-I

9800 Fredericksburg Road - San Antonio, Texas 78288

AMENDED DECLARATIONS PAGE - EFFECTIVE 07/15/21

Named Insured and Residence Premises

Policy Number

SAN DIEGO, SAN DIEGO, CA

Coverage Categories

Coverage A = Dwelling

Coverage B = Other Structures

Coverage C = Personal Property/Contents

Coverage D = Loss of Use/Additional Living Expenses

Extended Replacement Coverage

Building Code Upgrades/Ordinance & Law

Policy Period From: 07/15/21 To: 07/15/22

(12:01 A.M. standard time at location of the residence premises)

SECTION I - COVERAGES AND AMOUNTS OF INSURANCE

COVERAGES A - DWELLING PROTECTION	\$505,000
> HOME PROTECTOR ENDORSEMENT (HO-125), MAY ADD UP TO	\$126,250
COVERAGES B - OTHER STRUCTURES PROTECTION	\$50,500
> HOME PROTECTOR ENDORSEMENT (HO-125), MAY ADD UP TO	\$12,625
COVERAGES C - PERSONAL PROPERTY PROTECTION	\$378,750
COVERAGES D - LOSS OF USE PROTECTION (UP TO 12 MONTHS)	\$101,000

SECTION II - COVERAGES AND LIMITS OF LIABILITY

Personal Liability - Each Occurrence	\$1,000,000
Medical Payments to Others	\$5,000

DEDUCTIBLES (Applies to SECTION I Coverages ONLY)

We cover only that part of the loss over the deductible stated.

ALL PERILS	\$2,000
------------	---------

POLICY PREMIUM for Section I and Section II Coverages Above

\$1,518.58

Policy benefits to replace your dwelling:

Dwelling

Contents

Other Structures

Debris Removal

Law and Ordinance/Code
Upgrades – CA law
requires min. 10%

Trees, Shrubs,
Landscaping

Inflation Adjustment

Extended Replacement
Costs (if in your policy)

Coverage A: Dwelling Coverage

- This is the “big ticket” item in your policy;
- Do the math to know your limits
 - Your Coverage A limits for main dwelling
 - Do you have “extended replacement”?
(commonly 25%, 50% or 100%)
 - Other Structures (detached structures)
 - Debris Removal - Usually 5% PER coverage
 - Code Upgrade Coverage (Ordinance & Law)
 - Trees, Shrubs and Plants

Know Your Limits

CATEGORY	LIMITS
Dwelling (with inflation)	\$421,309.17
Extended Limits - Dwelling	\$210,654.59
Other Structures (with inflation)	\$42,130.92
Personal Property (with inflation)	\$294,916.42
Building Code (included in cov. A)	
Trees/Plants/Shrubs	\$21,065.46
Debris Removal - Dwelling	\$21,065.46
Debris Removal - OS	\$2,106.55
Debris Removal - Contents	\$14,745.82
Debris Removal - TPS	\$1,000.00
Loss of Use	\$209,000.00
TOTALS	\$1,237,994.38

Summary of Loss

Named Insured: Jennifer Boudreau
 Claim Number: 06-1000-100

Coverage A - Dwelling	Limit of Liability: \$	473,286.00
Coverage A - Dwelling Extension	Limit of Liability: \$	47,329.00
Description	Amount	
State Farm Estimate - Dwelling - includes \$25,958.64 for debris removal		\$ 486,129.62
----- Dwelling - Amount Over Policy Limit		\$ -12,843.62
State Farm Estimate - Dwelling Extension		\$ 61,911.30
----- Dwelling Extension - Amount Over Policy Limit		\$ -14,582.30
Total Coverage A: \$		520,615.00

Coverage B - Personal Property	Limit of Liability: \$	354,965.00
Description	Amount	
Personal property Inventory		\$ 470,778.01
----- Amount Over Policy Limit		\$ -115,813.01
Total Coverage B: \$		354,965.00

Coverage C - Loss of Use	Limit of Liability: \$	ACTUAL
Description	Amount	
ALE Worksheet - revised 6/25/2018		\$ 32,707.88
Total Coverage C: \$		32,707.88

Other Coverages (if applicable)		
Description	Limit of Liability	Amount
Dwelling Extension - Additional 5% of limit for Debris Coverage	\$ 2,839.74	\$ 2,366.45
Trees, Shrubs, Landscape, & Hardscape	\$ 23,664.30	\$ 11,859.52
Personal Property - Option Jewelry & Furs	\$ 2,500.00	\$ 2,500.00
Option Ordinance or Law (OPT OL is 50% of dwelling limit)	\$ 118,321.50	\$ 77,998.68
Dwelling - Option Increased Dwelling (OPT ID)	\$ 94,657.20	\$ 12,843.62
Total Other Coverages (if applicable): \$		107,568.27

Payments Made		
Date	Amount	Description
10/23/2017	\$ 103,490.00	Coverage B Advance (30%)
12/12/2017	\$ 429,397.96	Cov A settlement per SOL 12/12/2017
1/5/2018	\$ 9,823.00	Temporary housing from October 20, 2017 thru January 31, 2018
2/12/2018	\$ 6,583.82	Temp Housing thru March 31, 2018
2/12/2018	\$ 162,733.75	Coverage B Advance up to 75%
2/12/2018	\$ 437.82	502623833Q ALE supplement
2/12/2018	\$ 3,000.00	Payment for Deductible Absorbtion
5/1/2018	\$ 8,638.62	PG&E payment, Temporary housing for April & May

Combining Coverages (CA only)

Other Structures benefits can be applied toward rebuilding the Dwelling— no need to replace the Other Structure

“In the event of a covered loss relating to a state of emergency, as defined in Section 8558 of the Government Code, an insured under a residential property insurance policy shall be permitted to *combine payments for claims for losses up to the policy limits for the primary dwelling and other structures, for any of the covered expenses reasonably necessary to rebuild or replace the damaged or destroyed dwelling, if the policy limits for coverage to rebuild or replace the primary dwelling are insufficient.* Any claims payments for losses pursuant to this subdivision for which replacement cost coverage is applicable shall be for the full replacement value of the loss *without requiring actual replacement of the other structures or contents.* Claims payments for other structures in excess of the amount applied towards the necessary cost to rebuild or replace the damaged or destroyed dwelling shall be paid according to the terms of the policy.”

Cal Ins Code 10103.7

UNDERINSURED? SOURCES FOR FILLING INSURANCE GAPS

Underinsured?

Where additional funds can come from

- Small Business Administration (SBA) loan
- Loan from a Bank or Credit Union
- Savings
- Retirement Funds
- Gap funding/loans
 - *Established CDFIs (Community Development Financial Institutions)*
 - *New NGOs formed post-wildfire (e.g. Altadena Land Initiative, www.alirebuilds.org)*
- Lawsuit Settlement
- So Cal Edison Settlement

First Check = Starting Point

- You likely already have gotten one or more checks for your dwelling claim
- You are entitled to the cost to repair/rebuild your home as it was before the fire - up to your policy limits- plus any additional coverages such as Extended Replacement & Code Upgrades
- Generally insurers pay ACV until there's proof those funds have been spent and replacement is underway

Flow of funds

- ACV then RCV
- Varying types of proof can suffice to release RCV – A signed contract with a builder, paid invoices, proof of payments for materials, labor, etc.
- Insurer should commit to pay extended RC funds when RCV above dwelling limits is established

HELP RESOURCES

Sample letter requesting claim related documents

- Ask how they calculated the first payment
- Request your claim file - all documents including estimates, drafts, reports, calculations, notes measurements etc.

Sample Letter for Requesting Copies of Claim-Related Documents

- Use this letter to request copies of documents related to your insurance claim such as inspection reports, estimates, measurements, notes, and damage assessments.
- Use this letter to request a complete copy of your claim file from your insurance company.

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.

(Date)

(Name of adjuster or highest-ranking ins. co. employee you can identify)
(Name of Insurance Co.)
(Address)

Re: Claim Number _____
Date of Loss: _____
Name of Insured: _____
Address of Insured Property: _____

Dear [INSURANCE COMPANY],

As part of your investigation of our claim, your adjuster and people associated with or hired by your company may have inspected our property, taken notes and written or obtained reports and estimates on the damage. We need to see those reports and estimates so we can be informed and continue cooperating with you on our claim. Thank you in advance for your return cooperation.

Please provide complete copies of our claim file and/or all claim-related documents. For purposes of this request, "claim-related documents" means all documents that relate to the evaluation of damages, including, but not limited to, repair and replacement estimates and bids, appraisals, scopes of loss, drawings, plans, reports, third-party findings on the amount of loss, covered damages, and cost of repairs, and all other valuation, measurement, and loss adjustment calculations of the amount of loss, covered damage, and cost of repairs.

[NOTE: If you live in California, your insurance company is legally required to comply with this request by Cal. Ins. Code section 2071 – Requirements in Case Loss Occurs]

Please send these documents to the mailing address listed below within fifteen (15) calendar days of the date of this letter. Thank you in advance for your prompt handling of this request. I look forward to receiving the above-requested documents and working with [INSURANCE COMPANY] to reach a full, fair and timely settlement.

Sincerely,
YOUR NAME
MAILING ADDRESS



CALIFORNIA DEPARTMENT OF INSURANCE



**Wildfire resources
and insurance
information**

**FOR FREE, PERSONAL ASSISTANCE WITH YOUR
CLAIMS OR UNDERINSURANCE ISSUES**

CALL US AT: 1 800 927 4357

OR GO ONLINE: insurance.ca.gov

Professional Help Resources

<https://uphelp.org/sponsor-location/california/>

Estimators (Residential Loss Valuation Services)

Public Adjusting/Claim Representation

Construction Services

Attorneys/Legal Help

Deep Breath



A SCOPE OF LOSS VS. AN ESTIMATE

What is a “Scope of Loss?”

A detailed, room by room, itemized listing and description of the components and features of the home you lost (measurements, types of materials, quantities, qualities, sizes, shapes)

How is that different from an Estimate?

An estimate is a calculation of the *cost* to rebuild a destroyed dwelling that includes all costs that will be incurred to replace it including materials, labor, supervision and upgrades that will be required to comply with local building codes.

An estimate can be based on a scope, plans, drawings or general knowledge

Pre-submitted question

Does a General Contractor use Xactimate or how do they prepare an estimate?

Reza

CAPTURING ALL “AS WAS” REBUILD COSTS INCLUDING CODE UPGRADES

Documenting Pre-Loss Condition

Describe dwelling in detail (ignore contents):

- Ceilings (materials, soffits, beams, panels, vaults, coffered, domed, etc. – don't worry about terminology)
- Special conditions (rounded corners, arches, alcoves, etc.)
- Cabinets, countertops, built-ins, closets, etc.
- Doors, trim, baseboards, mantels, ornamentals
- Drywall, texture, paint and flooring materials
- Lighting, windows, switches, window coverings
- Attached appliances and special items

Documentation to describe your pre-loss condition

- Building plans
- Photos (interior and exterior)
- Verbal descriptions (interior and exterior)
- Google Earth (Timeline, Street View and 3D)
- Eagle View - 3D aerial roof and wall measurements
- DraftTech
- Zillow, other realty websites

Scoping/Estimating the cost to replace “as was” to reach an agreement on what your insurer owes

- Not necessary if insurer has paid full policy limits
- Adjusters generally use Xactimate or similar programs. Have an independent professional check the accuracy of their scope and pricing, including code upgrades
- You can hire a professional construction cost estimator or public adjuster to scope/estimate “as was”
- The builder who will be building your replacement home *may* help you prepare an as was scope and estimate

Professional "as was" scope/estimate providers

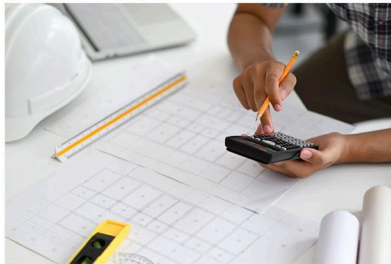
<https://bwbuilder.com/services/scope-of-loss-report-2023/>

Scope of Loss Report for Proving the Cost to Rebuild After a Disaster.

If your home has been damaged or lost due to wildfire, flood, natural disaster, fire, or any other event, you'll need to demonstrate the "Measure of Indemnity," or the rebuild cost, to your insurance company. While it may seem straightforward, creating an acceptable estimate is far from simple. Even if they had the time to create such an estimate, most builders lack the know how to create an estimate that meets insurance company standards. Even if they are well versed creating such estimates, builders are typically too busy after a disaster to compile such detailed, lengthy reports.

If you've been provided with an insurance estimate that doesn't match the costs you know it will take to build, BW Builder can help by providing an accurate, detailed rebuild estimate that insurance companies are prepared to accept.

[Find out more about our building and estimating process here.](#)



FAQ about Scope of Loss Reports

- How Important is it that a Licensed Builder Perform the Scope of Loss?
- Why Are Insurance Company Estimates So Low?
- Are BW Builder Scope of Loss Reports Accepted by Insurance Companies?

A screenshot of a web browser displaying the United Policyholders Professional Help Directory. The browser address bar shows "uphelp.org/sponsors/". The website header includes navigation links like "LOG IN", "ASK AN EXPERT", and "FORUMS". Below the header, there's a search bar and a "PROFESSIONAL HELP DIRECTORY" section. The search results are filtered by "California" and "Residential Loss Valuation Services". Three results are shown: BW Builder, Inc. (a Better Way to Build & Estimate), Anderson Group International (Restoration and Remediation Contractor), and Accurate Estimates, Inc. (Independent, Precise, Accurate). Each result includes the company logo, name, website, type of business, and state.

Common Code Upgrades, documenting them:

- Insulation
- Electrical/arc fault outlets and breakers
- Distance between studs
- Sprinklers
- Solar
- Energy efficiency upgrades

SAMPLE XACTIMATE CODE UPGRADE ESTIMATE

RECAP BY CATEGORY

O&P Items	Total	%
CONCRETE & ASPHALT	3,375.00	4.42%
ELECTRICAL	3,635.00	4.76%
O&P Items Subtotal	7,010.00	9.19%
Non-O&P Items	Total	%
DRYWALL	1,950.00	2.56%
ELECTRICAL - SPECIAL SYSTEMS	14,960.00	19.60%
FLOOR COVERING - WOOD	1,826.00	2.39%
FIRE PROTECTION SYSTEMS	11,931.00	15.63%
FRAMING & ROUGH CARPENTRY	10,368.00	13.59%
HEAT, VENT & AIR CONDITIONING	4,246.00	5.56%
INSULATION	4,202.45	5.51%
PLUMBING	11,718.00	15.35%
PAINTING	2,980.00	3.90%
WINDOWS - VINYL	3,723.00	4.88%
Non-O&P Items Subtotal	67,904.45	88.98%
O&P Items Subtotal	7,010.00	9.19%
Overhead	701.00	0.92%
Profit	701.00	0.92%
Total	76,316.45	100.00%

Pre-submitted question

What upgrades are commonly required by the LA County Building Department?

What upgrades are commonly required by the LA City Building Department?

Reza, Matt

Los Angeles Building Codes

Partial list, some may be waived...

- Solar
- Fire Sprinkler
- Smoke Detectors
- Electrical
- Energy-Efficient Insulation
- Windows
- Water-Conserving Plumbing Fixtures
- Electric Vehicle (EV) Charging Readiness
- All-Electric Readiness (Where Applicable)
- Wildland Urban Interface (WUI) Standards
- Accessibility & Stair Geometry (Where Applicable)

<https://uphelp.org/wp-content/uploads/2025/01/BWBI-Code-Upgrade-Research-LA-November-2025.pdf>

Pre-submitted Questions

For standing homes, what documentation or supporting evidence is needed to access Ordinance and Law coverage? As many examples as possible would be extremely helpful. Any website or resource which has a list of chronological updates to see what may apply based on age of construction. - S.J.

ME?

Pre-submitted Questions

How should I deal with my insurance adjuster re: extended replacement cost? I think I will need it - do we come to an agreement before construction? am I eligible for more (within limit) if actual rebuild (once under construction) costs more than anticipated? - V.W.

Amy, Alexis


Pre-submitted Questions

Has anyone developed a good "rebuilding budget" Excel spreadsheet to track their funds available to rebuild, including insurance payouts against policy limits in the various buckets and any other sources (FEMA, SBA loan, etc); and the expenses in various categories for rebuilding? Could it be shared as a template? I'm afraid I will miss something if we don't have a master rebuilding income/expense tracking worksheet. Thank you. - D.B.

Annie

<https://uphelp.org/claim-guidance-publications/sample-letters-and-examples/>

United Policyholders. Empowering the Insured.

[LOG IN](#) [ASK AN EXPERT](#) [FORUMS](#) Search 

[HOME](#) [ABOUT](#) [MEDIA](#) [RECOVERY HELP](#) [GET PREPARED](#) [ADVOCACY](#) [ASK AN EXPERT](#) [EVENTS](#) [SUPPORT UP](#)

EXPENSE TRACKING TOOLS

Tracking Insurance Payments	+
Construction Progress and Payments	+

EXAMPLES OF COMMON CLAIM DOCUMENTS AND DAMAGE REPORTS / ESTIMATES

Dwelling and Other Structures	+
Debris Removal	+
Code Upgrades	+

Pre-submitted Questions

I have submitted 3 bids for building that are far above what's available on the Dwelling part of my policy including the 150% extended building coverage. I have been paid the ACV for the Dwelling already but am trying to get the extra 50% extended monies before building. Is that possible? I am told so far I have to build then submit receipts to get reimbursed . Thank you. - R.M.

Alexis

Pre-submitted Questions

If you had Army Corp do debris removal but it was only partial and still have pool and driveway, people said they come back asking for payment, How does this work? - D.W.

Annie

REACHING A FULL AND FAIR DWELLING CLAIM SETTLEMENT

Why a bid to build your new home often doesn't work

- Problems often arise when a homeowner tries to negotiate a settlement using a bid to build the new home.
- The **home that was lost is what was insured**, and the insurance company wants to know how much they would have to pay to rebuild the destroyed home.
- This determines how much the insurance company is obligated to pay, even if you are actually building something different.

The *dollars* are in the *details*

If there's a gap between the Insurer's numbers and yours, isolate why there's a gap.

- Is scope complete (no rooms missing)
- Are details for interior finishes correct (wall & floor coverings, light fixtures, appliances, ceiling treatments, window and door hardware, etc.)
- Are prices accurate? (lumber, concrete)
- Are categories missing? (supervision, travel/housing for subs coming out of area)

Pre-submitted question

If I get an “as was” rebuild estimate from an estimator, what should I do with it? How can I use it to negotiate with my insurer?

Matt

Common omissions/errors in insurer estimates

- Supervision
- Labor for subs
- Standard pricing file inaccurate as to labor
- Code upgrades
- Exterior weatherproofing
- Utilities
- Landscape/Hardscape
- Solar panels
- Battery backups
- ADUs/Detached/Attached structures

How can I close the gap?

- The GAP occurs when the insurance company's scope of loss (and thus, their offer of what they will pay to repair/replace your home) is LESS THAN the actual cost to repair or replace your home (lowballing)
- Get and present to your insurer detailed written estimates from reputable independent builders
- Consider a face-to-face meeting between your selected contractor and your insurance adjuster to reconcile pricing/scope differences
- Consider hiring your own expert to create an independent scope of loss for your destroyed home

Once I provide a scope of loss, what happens next?

- The insurance company will review the document and may or may not accept it. If you hired professional help, they may be asked to answer questions from the insurance company about the Scope of Loss
- If it goes to Appraisal or Litigation, your professional help may be asked to defend the Scope of Loss during mediation/litigation.

AIM TO REBUILD AN INSURABLE HOME

Aim to rebuild an insurable home

- The current LA Building Codes require *most but not all* the things that are on the IBHS' Wildfire Prepared Home checklist
- Insurers favor homes that meet the WPH standard (renewals, offers, discounts)
- UP recommends that you rebuild a WPH as feasible
- If you can't cover the delta, look into getting help through The Resiliency Company's Delta Fund
<https://www.resilientlosangeles.com/contact-2>

Wildfire Prepared Home Plus and CBC Chapter 7A Comparison

STRUCTURAL COMPONENT	2025 IBHS WFPH PLUS	2025 CBC Chapter 7A	Additional Construction Requirements to Meet WFPH Plus
Roof	✓	✓	
Gutters, Gutter Protection, and Downspouts	✓	~	Gutter Cover must be noncombustible
Protection of Eaves	✓	✓	
Vents	✓	✓	
Exterior Wall Covering	✓	✓	
6-inch Noncombustible Vertical Clearance	✓	✓	
Exterior Glass	✓	~	2 panes with both tempered
Exterior Doors	✓	✓	
Appendages & Projections (Decks)	✓	~	Noncombustible deck, ≤ 4' in height enclosed with 1/8" mesh
Fences and Retaining Walls	✓	✗	Fence within 5' of house must be noncombustible
Detached Accessory Structures & ADUs	✓	~	None within 30'

✓ Construction requirements referenced as an acceptable method by the code.

~ Construction requirements partially addressed by the code.

✗ Construction requirements not referenced by the code.

**SETTLING SO YOU CAN BUY
NOT REBUILD**

Overview of buying (instead of rebuilding)

- You need to reach an agreement with your insurance company on the dollar amount it would theoretically cost if you did rebuild the exact same home that was destroyed.
- This includes code upgrade coverage and extended benefits that are available.
- Generally, that is what the insurer owes you, (up to policy limits).

CA Insurance Code 2051.5

(c) In the event of a total loss of the insured structure, a policy issued or delivered in this state shall not contain a provision that limits or denies, on the basis that the insured has decided to rebuild at a new location or to purchase an already built home at a new location, payment of the building code upgrade cost or the replacement cost, including any extended replacement cost coverage, to the extent those costs are otherwise covered by the terms of the policy or any policy endorsement. However, the measure of indemnity shall not exceed the replacement cost, including the building code upgrade cost and any extended replacement cost coverage, if applicable, to repair, rebuild, or replace the insured structure at its original location.

Replacement cost to rebuild vs.

Price of replacement home you want to buy

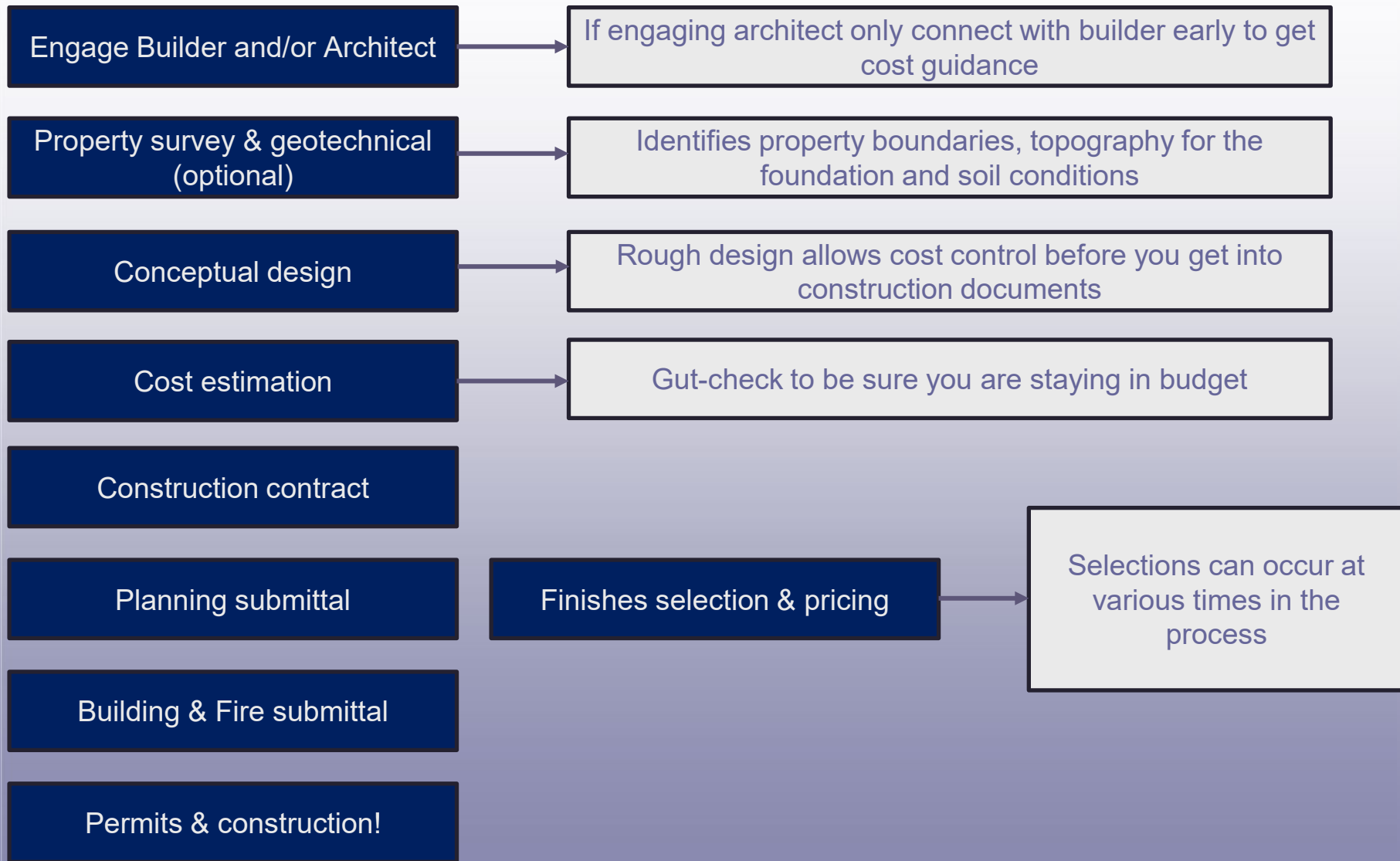
- Present your insurer with one or more estimates for what it would cost to rebuild
- Reach an agreement with your insurer on that cost.
- After you have reached an agreement with the insurer as to the amount it would have cost to build the home that was destroyed, find a home that costs at least as much as it would have cost to rebuild as was.
- Present the real estate documentation to your insurer

Deep Breath



MOVING FORWARD

Step by Step



Guidance available in the UP Claim Help Library at www.uphelp.org

- The scoop on “scope” of loss
- Guidelines for reviewing adjuster’s and contractor’s estimates
- Xactimate Demystified
- Questions to ask before hiring a contractor
- Samples: Trade summary breakdown, room by room estimate, commonly required code upgrades

Stay connected to other disaster survivors – S2S Forums

- Great source of information about:
 - Insurance and rebuilding
 - Negotiation and financial strategies
 - Referrals and warnings re: professionals
- Important source of emotional support
 - No one else understands your challenges and emotions like another survivor
- Find upcoming Survivor 2 Survivor Forums and register at: <http://www.uphelp.org/events>


Upcoming Roadmap to Recovery[®] Events


EVENTS


Home » Events

UPCOMING EVENTS

Survivor to Survivor Forum (for wildfire survivors)

 Tuesday, April 21, 2026
4 pm HT / 7 pm PT / 8 pm MT

 Zoom Meeting

 All Wildfire Survivors



[VIEW +](#)

www.uphelp.org/events
Register for upcoming events.
View recordings of past events and related resources.

Save the date

**Thursday, May 21, 2026, 5 p.m. PT
Roadmap to Recovery webinar:**

**Avoiding and Solving Problems During a
Post-Wildfire Rebuild**

Ask an Expert Forum

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 dark purple header with the text 'ASK AN EXPERT'. A secondary navigation bar includes 'HOME', 'ACCOUNT', and 'SUPPORT UP'. The main content area contains a note about beta testing, a description of the forum's purpose, and a search bar. On the right side, there are social media icons for Facebook, Twitter, LinkedIn, Instagram, and YouTube, along with sections for 'EXPLORE CATEGORIES' (with a dropdown menu for 'Additional Living Expenses (ALE)') and 'FREQUENTLY USED PUBLICATIONS' (listing 'Top Ten Insurance Claim Tips').

- Register. It's free.
- Write in your questions.
- Get an answer from an expert in construction, insurance, laws and disaster recovery.

Thank you to our Funders:



Emergency
Network
Los Angeles

Voluntary Organizations
Active in Disaster
for LA County



Anthony Pritzker

FAMILY FOUNDATION