



First Steps After a Wildfire – Insurance Claim Help

United Policyholders is a nonprofit organization that is a voice and an information resource for insurance consumers in all 50 states. UP has helped guide disaster survivors on the road to recovery since 1991. This information will walk you through the first few weeks.

Here is a checklist to help keep you on track during this stressful time:

- ✓ Take care of your family's needs first.
- ✓ **Get a complete and current copy of your insurance policy.** If you need help locating your insurance carrier's contact information or information on how to file a claim, the Colorado Division of Insurance consumer service team can be reached **1-800-930-3745**
- ✓ **Upon returning to your property, document the damage as best as you are able and take photos of your property before any cleanup or debris removal.**
- ✓ Housing is a priority – talk to your insurance company about the housing expense allowance.
- ✓ Keep a claim diary of who you talked to, the number you called, date and time, what was said. Keep all your paperwork organized and together.
- ✓ Ask for a cash advance for Additional Living Expenses (ALE) and to start replacing your contents.
- ✓ **Do not rush into signing contracts and avoid making major financial decisions.**
- ✓ Check references carefully before hiring any vendor or professional.
- ✓ Use the free help and resources that are available at www.uphelp.org/2026COWildfires

Insurance Claim Tips:

- Be *pro-active* in the claim process and keep good notes.
- Give your insurance company a chance to do the right thing, but don't mistake a friendly representative for a friend.
- Document and support your claim with proof, details and estimates. Don't pad or exaggerate your claim.
- Present clear requests *in writing* that explain *what* you need, *when* you need it, and
- Think of your insurance claim as a business negotiation—you're dealing with a for-profit company.
- Try to resolve problems informally but complain in writing, go up the chain of command and/or use government agency help when necessary.
- Get specialized professional help when you need it. Check out UP's Find Help directory.