



OIC Wildfire Claims Workshop Spokane Wildfires: Recovery & Insurance Orientation

September 14, 2026

Amy Bach, Executive Director

www.uphelp.org/2026SpokaneFires

United Policyholders (UP) and the Roadmap to Recovery® Program

- UP is a 501(c)3 not-for-profit that is a trusted information resource and respected voice for insurance consumers in all 50 states.
- 35 year track record and expertise in disaster recovery and insurance legal matters
- The Roadmap to Recovery program = *Post disaster guidance and services focused on financial, insurance, real estate and construction decision-making and emotional recovery*
- Funded by donations and grants, volunteers/*pro bono*. You can't hire us, our services are free, but limited
- Partners include state and federal agencies, other non-profits, professional trade associations and

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

Amy Bach

Co-Founder and Executive Director



- Shaping and leading the Roadmap to Recovery®, Roadmap to Preparedness and Advocacy and Action programs since 1995
- A professional insurance consumer advocate since 1984
- Published author, experienced trial and regulatory attorney
- Official Consumer Representative, National Association of Insurance Commissioners
- Appointed member, Federal Advisory Committee on Insurance (US Treasury)

Roadmap to Recovery™

Guidance, info, webinars:

- Orientation, what to expect
- Decision-making
 - Avoiding ripoffs, mistakes
 - Mortgages, loans, rebuild, buy or move...
 - Taxes, legal matters, construction
- Insurance problem solving
 - Underinsured dwelling, inadequate ALE
 - Partial losses/Smoke
- Emotional support
 - Survivor to Survivor
- Monitoring recovery through surveys
- Advocacy/ Pro Bono Prof'l Help clinics



Free online help 24/7

uphelp.org/recovery/disaster-recovery-help

- Step-by-Step Guidance
- One Click Links to Sign UP for Events And Email Notifications
- Sample Letters & Claim Forms
www.uphelp.org/samples
- Links to Pro-consumer Professional Help
www.uphelp.org/findhelp
- Survivors Speak Tips
www.uphelp.org/survivorsspeak
- Upcoming Workshops and Resources
www.uphelp.org/events

The screenshot shows the United Policyholders website. The header includes the logo, "Empowering the Insured", and links for "LOG IN" and "ASK AN EXPERT". A search bar is on the right. The main navigation bar has links for HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, and EVENTS. The "RECOVERY HELP" dropdown menu is open, showing "ROADMAP TO RECOVERY™", "DISASTER RECOVERY HELP" (circled with a black arrow), "CLAIM GUIDANCE LIBRARY", and "STATE BY STATE HELP". Below this, the "DISASTER RECOVERY HELP" section features three articles:

- 2026 Spokane Complex Fires – Insurance Claim and Recovery Help**
AUG 1, 2026 – ACTIVE
The Spokane Complex Fire (Autumn Lane Fire, Old Trails Fire and Fairview Fire) has devastated the community of Spokane and destroyed more than 700 homes. This library provides insurance claim help guidance to help the Spokane Complex Fire survivors make good decisions and maintain forward momentum on the road to emotional and financial recovery.
- 2026 Colorado Wildfires – Insurance Claim and Recovery Help**
JUN 29, 2026 – ACTIVE
July 2026 brought fast-moving fires in Colorado that destroyed and damaged homes, forced evacuations, and threatened communities across the state. The following wildfires have received a State Disaster Declaration: Snyder Fire, Gold Mountain Fire, Aspen Acres Fire, Willow Fire, and Sheep Head Fire.
- 2026 Hawaii Storms – Insurance Claim and Recovery Help**
MAR 13, 2026 – ACTIVE
Three powerful Kona low storms struck the Hawaiian Islands in March and April with the most severe impacts were reported on Maui, O'ahu, and Hawai'i Island. Significant property damage and infrastructure disruptions reported across Maui, O'ahu, and the Big Island.
In August, Tropical Storm Lala struck Hawaii leaving thousands without power and brought record rainfall and high winds to Hawai'i, Maui, O'ahu, and Kaua'i Counties.

www.uphelp.org/2026SpokaneFires

DISASTER RECOVERY HELP

Home » Disasters » 2026 Spokane Complex Fires – Insurance Claim and Recovery Help

2026 Spokane Complex Fires – Insurance Claim and Recovery Help

Through our Roadmap to Recovery® program, you can access free, trustworthy help navigating the process of returning to a wildfire damaged area, repairing and replacing damaged and destroyed property, and collecting all available insurance funds.

If your property is damaged or destroyed, our guidance will help you get started on the road to recovery, make good decisions and keep moving forward. United Policyholders is non-profit and has expertise based on nearly three decades of assisting in communities hit by wildfires. Our staff, disaster veteran and professional volunteers and our partnerships with public, private and non-profit agencies and organizations will help lighten your load. We don't sell our services or provide one-on-one professional claim or legal help, but we offer honest, free and experienced guidance and links to reliable professional and government resources. We're rooting for you and here to help. No strings attached.

We encourage you to take advantage of wildfire recovery help that's available through the Washington State Insurance Commissioner's office. This includes a toll-free hotline, 800-562-6900.

Below you will find shortcuts to items in our extensive library of resources that should be most useful and relevant to your current situation. Our Roadmap to Recovery® program provides tips, tools and the straight scoop on insurance, clean up, contractors, lawyers, adjusters, your legal rights and how to avoid ripoffs and mistakes. We offer emotional support from people who genuinely care about helping you navigate successfully because they've "been there, done that" after past wildfires.

NOTE: United Policyholders respects and protects the privacy of all who communicate with our organization. We do not share or sell our mailing lists.

Watch our FIRST STEPS AFTER A WILDFIRE video [here](#).

TAKING IT IN AND GETTING STARTED

+

ARRANGING TEMPORARY HOUSING

+

GETTING ORGANIZED, INFORMED AND EMPOWERED

+

GETTING DEBRIS REMOVED

+

BEING PROACTIVE IN DOCUMENTING AND VALUING YOUR LOSSES

+

CREATING YOUR HOME INVENTORY AND NAVIGATING YOUR CONTENTS CLAIM

+

MAKING HOUSING AND FINANCIAL DECISIONS

+

REBUILDING / CHOOSING A CONTRACTOR

+

WORKING WITH YOUR MORTGAGE COMPANY

+

GETTING HELP IF/WHEN YOU NEED IT

+

TAKING CARE OF YOURSELF ALONG THE WAY

+

UPCOMING EVENTS >

Survivor to Survivor Forum
(for wildfire survivors)

Tuesday, September 15,
2026

4 pm HT / 7 pm PT / 8 pm MT

Zoom Meeting

All Wildfire Survivors

VIEW +

STAY UPDATED

First Name

Last Name

City

- Select State -

Email

☒ Opt-in to emails

☐ I'm not a robot

SIGN UP

7

uphelp.org/claim-guidance-publications/insurance-consumer-rights-in-washington-state/

United Policyholders
Empowering the Insured

LOG IN

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GET PREPARED

ADVOCACY

ASK AN EXPERT

EVENTS

SUPPORT UP

CLAIM GUIDANCE LIBRARY

Home » Claim Guidance » Insurance Consumer Rights in Washington State (2026)

Homeowners

Español

SHAREPRINTPDF

Insurance Consumer Rights in Washington State (2026)

Insurance policies are contracts and legal rules come into play when you file an insurance claim. You are “the insured” and your insurance company is “the insurer.” Understanding your basic legal rights will help you be your own best advocate and collect all available policy benefits to cover your losses. After large disasters, it’s common for your insurer to rotate adjusters, which means you’ll be dealing with a series of different adjusters. Knowing your basic legal rights will make it easier for you deal with rotating adjusters and keep your claim on track toward a fair and full claim settlement without unreasonable delays.

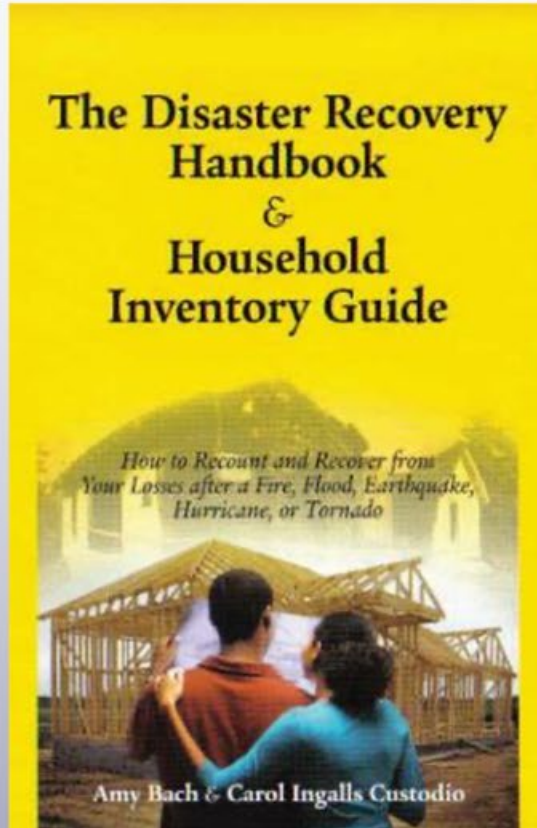
Your insurance company and its employees are required to be fair and reasonable and follow Washington laws and regulations. They must do a timely, thorough and unbiased investigation and assessment of your loss(es). They must pay or deny your claim in a timely manner and in full compliance with the policy contract and applicable laws.

Insurance company claim adjusters are supposed to be trained on your state’s laws and claim handling regulations, but it’s often up to the policyholder to insist they follow them. Use the [guidance and sample letters](#) you’ll find on United Policyholders’ website to navigate the claim process and enforce your right to a fair, full and prompt claim settlement.

The information included here will give you a basic understanding of how the claim process should go and the legal rights that give you leverage to get a fair outcome. Here are the four places where your rights as a Washington insurance consumer are spelled out:

- Revised Code of Washington (RCW) [title 48 Insurance](#)
- Washington Administrative Code (WAC) [title 284 Insurance Commissioner, Office of the](#)

R2R Guidance and Tools



“The Little Yellow Book”

Email info@uphelp.org
with a current mailing
address and we will
mail one to you

Standing home/partial loss?

Returning to your home after a wildfire:

<https://uphelp.org/claim-guidance-publications/first-steps-returning-to-your-home-after-a-wildfire/>

Smoke restoration guidance: <https://uphelp.org/claim-guidance-publications/smoke-restoration-guide/>

See also:

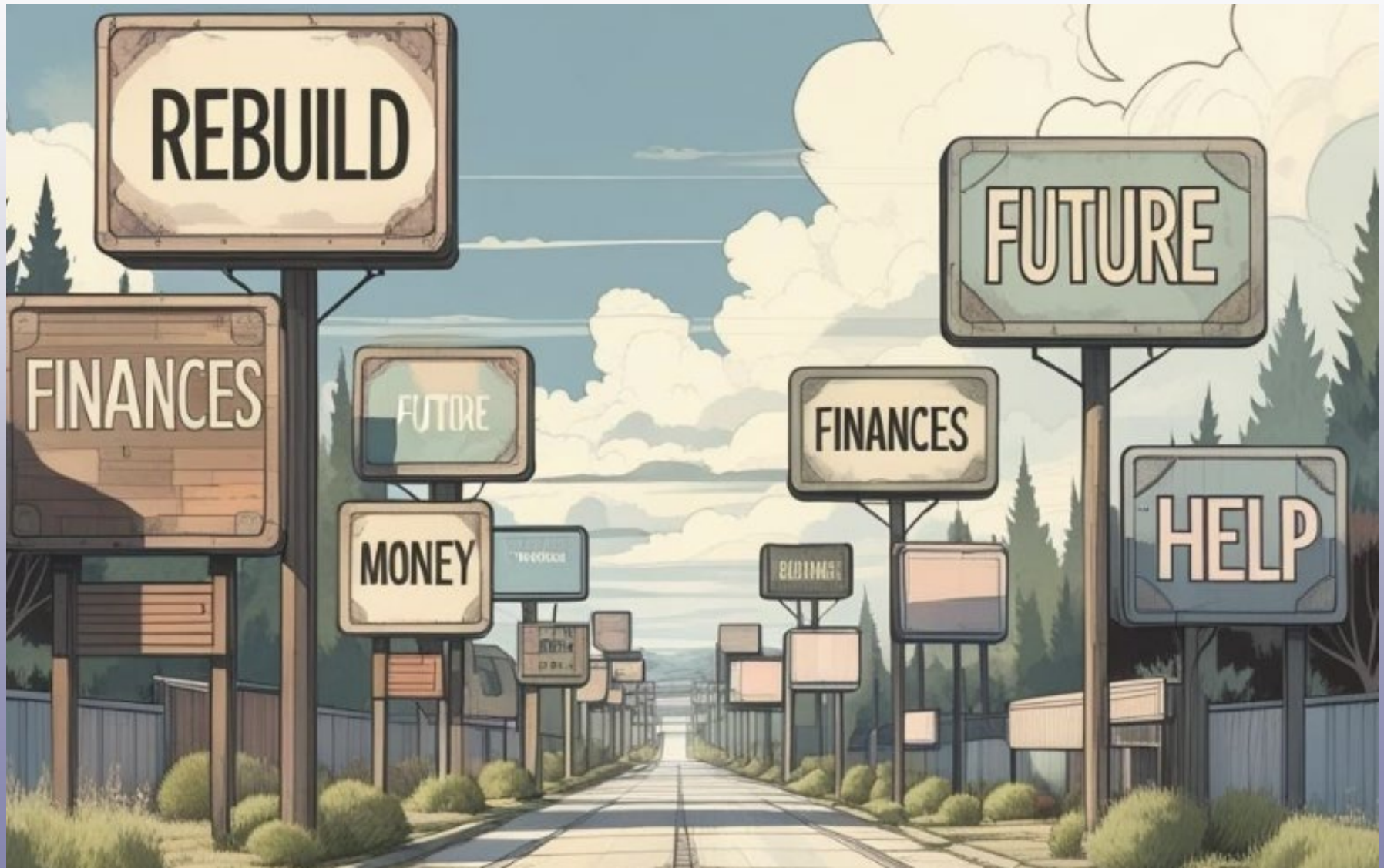
[Smoke and ash damage from a wildfire](#)

[Thermal \(“extreme heat”\) damage from a nearby wildfire](#)

[Insurance Claim Tips For Partial Loss Fires](#)

[Sample Letter Requesting Re-inspection and Re-testing of a Partially-Damaged Home](#)

Wildfire recovery is a *process*...
take it one day at a time



What is important at this stage?

- Finding a temporary home
- Taking care of yourself and your family's health (mental and physical)
- Finding trustworthy sources of information
- Avoiding making major decisions early on
- Doing your best to keep paperwork organized
- Recognizing that calculating what it will cost to replace your home and possessions takes time
- Avoiding people who stress you out or make you worry you're falling behind

Pace yourself, don't rush

- This is hard advice to follow when you're displaced and being bombarded with solicitations, rumors, offers and decisions
- Losing a home is incredibly disorienting. Sleep deprivation and stress impede decision-making
- It takes months for most people to regain their normal memory and critical thinking function.

Insurance is a vehicle to get you back where you were before your loss

- But it won't drive itself
- Be pro-active to get accurate estimates of what you lost, collect all available insurance funds and tap available legal protections and help
- You're not alone, many have walked this path

Give your insurance company a chance to do the right thing, BUT, Don't Be a Pushover



You need a complete and current copy of your home insurance policy

- Request your policy in writing, ask for a “Certified” copy to be sure it’s the current one
- You need the “Declarations Page” and the entire contract, including ALL:
 - “Endorsements” and/or “Riders” (add-ons, extras)
- Make a working copy of the policy so you can highlight important wording

“Buckets” of coverage

- The letters (A, B, C, D) differ by company and usually consists of:
 - COVERAGE A – Dwelling
 - COVERAGE B – Dwelling Extension
 - COVERAGE C – Personal Property
 - COVERAGE D – Loss of Use (ALE)

State Farm uses the label “B,” not “C” for contents/personal property

Renters policies are the same, just without Coverage A

Mobile/manufactured homes generally have the same 4 “buckets” of coverage (A, B, C, D)

Temporary living expenses Loss of Use, Additional Living Expense (ALE)

- Reimbursement for expenses you incur due to losing the use of your home, including:
 - Rent for comparable housing and rental furniture
 - Extra mileage/gas
 - Laundry costs if your rental doesn't have a W/D
 - See www.uphelp.org/ALE and Sample Letter requesting info about insurance benefits for ALE
- Your mortgage payments are NOT covered.
- Request cash advances, flexibility
- How many months you will be able to stretch your ALE coverage?

Temporary living

- Should be comparable in size, amenities
- If you have a dollar cap, budget for the long haul. Coverage is likely to fall short if it only lasts 12 months
- Benefits may be calculated via Fair Rental Value (CFP) or “as incurred.”
- Consider a tiny home/manufactured home/RV for a temporary residence.
- If staying w/friends/relatives – see #1.

Ads are ads:

Think of Your Insurance Claim as a Business Transaction

The insurance company wants to MINIMIZE \$ it pays out on your claim

You want to MAXIMIZE \$ paid out to you.

A company adjuster may be friendly but they're not your friend – they're a trained negotiator

You're not on a level playing field – get help when you need it!

Should I Expect a “Fight” with my Insurance Company?

- NO. Some claims go smoothly. We hope yours does.
- But when large dollars are at stake, disputes often arise.
- Being informed and empowered is the key.

Speak “UP”

- Get a notebook, write in it as often as possible
 - Take notes on who you talked to, the number you called, date and time, what was said. Keep all of your paperwork organized and together
- Make your requests clearly and in writing
- Explain what you need, when you need it, and why you are entitled to it
- Whenever an insurance company rep says “no” to something, ask them to show you the specific wording in your policy that applies.

Deep breath



Reality check

An insurance claim on a total loss from a wildfire can be a full time job, and/or very hard to manage on your own...

UP helps you be your own best advocate and find the right help if and when needed

Professional help

- Government agencies
- Construction estimators/Contractors
- Indoor Air Quality/Industrial Hygienists
- Public Adjusters (7-15%)
 - Construction cost estimators
 - Restoration/Remediation Specialists
 - Indoor Air Quality/Industrial Hygienists
 - Forensic Experts/testing/labs
- Attorneys (%, hourly, pro bono, specialists)

Valuing your losses

Insurance adjusters generally use software to calculate the “as was” cost of replacing your home. Get second opinions from qualified construction cost experts

NEW LAW: Computerized estimates and databases: A reasonable investigation may not rely solely on a database, estimating software, or benchmarks. If those tools are used for material prices or labor rates, the claimant may request the date and location of the data and the businesses that supplied it. Insurers remain responsible for the accuracy of evaluations made on their behalf. WAC 284-30-330(4); WAC 284-30-380(7)-(8).

Deep breath



Understanding your policy

- Declarations page plus policy wording = max available benefits

- Not all declarations pages look the same

- Should set forth:
 - Name of **Insured**
 - Location of insured property
 - Policy period
 - Major coverages and limits of liability
 - Endorsement/Riders
 - Deductible(s)
 - Lender information
 - Additional insureds

AMCO INSURANCE COMPANY 50391-1100				HOMEOWNERS POLICY			
AGENCY INSURANCE SVCS CA				POLICY NUMBER: HA 00111111-111 ACCOUNT NUMBER:			
CONTINUATION DECLARATIONS				Policy Period From: 05-14-18 To: 05-14-19 12:01 A.M. Standard Time Effective Date of Change			
The limit of liability for the structure (Coverage A) is based on the estimate of the cost to rebuild your home, including an approximate cost for labor and materials in your area, and specific information that you have provided about your home.							
NAME INSURED AND ADDRESS HOMEOWNER, JOE 1234 CREEK ROAD ANYTOWN, CA 23456							
The described residence premises covered hereunder is located at the above address, unless otherwise stated herein. (No., Street, City, State, Zip Code)				PREVIOUS POLICY NUMBER HA 00122222-222 JOE'S MORTGAGE LLC ISA0A			
				11501-7729			
COVERAGE AND LIMITS OF LIABILITY							
SECTION I				SECTION II			
A. DWELLING	B. OTHER STRUCTURES	C. PERSONAL PROPERTY	D. LOSS OF USE ACTUAL LOSSES SUSTAINED	E. PERSONAL LIABILITY	F. MEDICAL PAY EACH PERSON		
210,600	21,060	147,420	IN 12 MOS.	300,000	1,000		
FOR LOSSES ARISING UNDER SECTION I, WE WILL PAY ONLY THAT PART OF THE LOSS IN EXCESS OF \$500.							
COVERAGE	DESCRIPTION	PREMIUM	COVERAGES	DESCRIPTION	PREMIUM		
BASIC COVERAGE							
H03 01/00	Special Form	1,097.00	12747 12/01	Fungi/Bacteria			
H090 05/02	Calif Work Comp		H048 01/00	0th Str Incr Lim	58.00		
12559 02/07	Per Prop Repl		12567P 02/07	Replacement Cost	22.00		
H0216 01/00	Prem Alarm Prot	22.00CR	11796 07/11	CA Res Prop Dis			
4388FUN 05/42	Lenders Loss Pay		10940 07/89	CA Ins Guarantee			
IN2004 03/04	Consumer Info		IN2264 03/06	Merit Rating			
IN2499 10/08	Important Notice		IN0000 04/09	Privacy Stmt			
IN0100 01/10	Important Notice		H0300CA 10/14	Spec Provisions			
IN2709 12/15	Important Notice		IN2710 01/16	Thrd Prty Dsgnee			
IN2722 02/17	Important Notice						
			TOTAL PREMIUM 1,155.00				
Additional Residence Occupied By Insured				RETENTION CREDIT			
Mortgage Loss Payee or Other Interest							
Loan Number	9999967718						
STAR MORTGAGE LLC PO BOX 111				1ST MORT			
				45501-7729			
AMCO INSURANCE COMPANY Authorized Representative 7291717346 47							
DIRECT BILL 0000 19081 004743 INSURED COPY							

Base limits, coverage extensions

Coverage detail for the property insured

Coverage	Limits of Liability	Applicable Deductible(s)
Dwelling Protection - with Building Structure Reimbursement Extended Limits	\$210,000	▪ \$1,000 All peril
Other Structures Protection	\$21,000	▪ \$1,000 All peril
Personal Property Protection - Reimbursement Provision	\$157,500	▪ \$1,000 All peril
Additional Living Expense	Up to 12 months	
Family Liability Protection	\$300,000 each occurrence	
Guest Medical Protection	\$5,000 each person	

► Other Coverages Not Purchased:

- Business Property Protection*
- Business Pursuits*
- Cellular Communication System*
- Electronic Data Processing Equipment*
- Extended Coverage on Cameras*
- Extended Coverage on Jewelry, Watches and Furs*
- Extended Coverage on Musical Instruments*
- Extended Coverage on Sports Equipment*
- Fire Department Charges*
- Golf Cart*
- Home Day Care*
- Incidental Office, Private School Or Studio*
- Increased Coverage on Money*
- Increased Coverage on Securities*
- Increased Silverware Theft Limit*
- Loss Assessments*
- Satellite Dish Antennas*

HI07QNB0



SAFECO INSURANCE COMPANY OF AMERICA

Administrative office: 175 Berkeley St., Boston, MA 02116 (A stock insurance company.)

HOMEOWNERS POLICY DECLARATIONS

POLICY NUMBER:

POLICY PERIOD: FROM: FEB. 12, 2023 12:01 A.M.
TO: FEB. 12, 2024 12:01 A.M.

NAMED INSURED AND MAILING ADDRESS:

OCEAN PARK WA 98640-4508

AGENT:

THE AHBE GROUP INC/TAG INS SE
7167 S ALTON WAY
CENTENNIAL CO 80112-2101

Valued Homeowners Customer Since: FEB. 12, 2019

INSURED LOCATION:

Same

POLICY SERVICE INFORMATION:

TELEPHONE: (303) 799-8112
E-MAIL: JWEBSTER@TAGINS.NET
WEBSITE: www.safeco.com

IMPORTANT MESSAGES

- Your policy has renewed effective February 12, 2023.
- The appraisal agency used in your state is Marshall & Swift/Boeckh.
- THIS POLICY DOES NOT PROVIDE EARTHQUAKE COVERAGE.

LIMITS OF LIABILITY

(Policy Section I - Property Coverages and Section II - Liability Coverages)

Coverage A — Dwelling	Coverage B — Other Structures	Coverage C — Personal Property	Coverage D — Additional Living Expense	Coverage E — Personal Liability	Coverage F — Medical Payments
\$641,000	\$64,100	\$320,500	\$128,200	\$100,000	\$1,000

DEDUCTIBLES.

The following deductibles apply unless otherwise stated within the policy.

Section I - Property Coverages AMOUNT
\$ 1,000

	PREMIUM
BASIC COVERAGES	\$ 2,656.00
OTHER COVERAGES, LIMITS AND OPTIONAL COVERAGES	\$ 0.00
DISCOUNTS AND SURCHARGES	\$ -360.00

TOTAL POLICY PREMIUM: **\$ 2,296.00**

Premium Payer: Insured

You may pay your premium in full or in installments. There is no installment fee for the following billing plans: Full Pay. Installment fees for all other billing plans are listed below. If more than one policy is billed on the installment bill, only the highest fee is charged. The fee is:

- \$2.00 per installment for recurring automatic deduction (EFT)
- \$5.00 per installment for recurring credit card or debit card
- \$5.00 per installment for all other payment methods

What do you have?

Loss of Use/"ALE"

How much \$ is available and for how long?

ACV vs. RCV

Your home and your contents

Debris removal

Is your available coverage "inside" or on top of your dwelling max.

Other Structures

How much do you have for your outbuildings, garage, retaining walls, etc.

Code Upgrades

The older your home, the more important this coverage is

Potential increases in coverage

- Extended replacement cost coverage (25%, 50%, 100%) Applies to dwelling and possibly other buckets depending on policy wording
- Improvements required to comply with current building codes, laws or ordinances (energy efficiency, fire safety)
- Inflation protection

Do the math! – Example

Coverage A - \$500,000

Extended Replacement Coverage = 25%

Coverage A is $\$500,000 \times 25\% = \$125,000$

Code Upgrade Coverage = 20%

Coverage A is $\$500,000 \times 20\% = \$100,000$

Debris removal - 5% of Coverage A*

Coverage A is $\$500,000 \times 5\% = \$25,000$

Trees, Shrubs & Plants - 5% of Coverage A

Coverage A is $\$500,000 \times 5\% = \$25,000$

TOTAL DWELLING Coverage available = \$775,000

*To trigger the additional 5%, the base limit must be exhausted

NOTE: Debris may (or may not) apply separately to each coverage – A, B, C

uphelp.org/claim-guidance-publications/insurance-accounting-spreadsheet/



ADVOCACY ▾

Donated by a Woolsey Fire Survivor

Sample Spreadsheet Tracking Limits & Payments

Coverage			A		B	C	D	E - Additional Coverages			Total
			Dwelling		Other Structures	Personal Property	Loss of Use (ALE)	Ordinance or Law	Debris Removal*	Trees, Shrubs & Plants	
			Structure	ERC (OPT ID)							
			100%								
Coverage (Declarations Page)			\$ 226,500.00	\$ 113,250.00	\$ 22,650.00	\$ 170,100.00	\$ 90,800.00	\$ -	\$ 11,325.00	\$ 11,325.00	\$ 645,950.00
REPLACEMENT COSTS Estimates			\$ 226,500.00	\$ 235,547.89	\$ 87,885.29	\$ 210,569.23	\$ 45,987.33	\$ 188,562.04	\$ 31,780.65	\$ 19,719.94	\$ 1,046,552.37
Limit of Coverage			\$ 226,500.00	\$ 113,250.00	\$ 22,650.00	\$ 170,100.00	\$ 45,987.33	\$ -	\$ 11,325.00	\$ 11,325.00	\$ 601,137.33
Payments Received											
Date	Check #	Purpose									
11/10/18	668	ALE ADVANCE					\$ 8,000.00				\$ 8,000.00
11/30/18	234	EVAC EXPENSES					\$ 1,158.98				\$ 1,158.98
3/19/19	123	INS DWELLING EST	\$ 207,201.34		\$ 11,325.00					\$ 11,325.00	\$ 229,851.34
3/30/19	234	75% CONTENTS				\$ 127,575.00					\$ 127,575.00
7/14/20	589	ADDL DWELLING	\$ 19,298.66	\$ 26,683.74	\$ 11,325.00						\$ 57,307.40
7/15/20	587	FINAL CONTENTS				\$ 42,525.00					\$ 42,525.00
7/15/20	987	ONE YEAR ALE/FMV					\$ 24,000.00				\$ 24,000.00
12/30/20	878	FINAL ALE					\$ 12,828.35				\$ 12,828.35
Total Payments			\$ 226,500.00	\$ 26,683.74	\$ 22,650.00	\$ 170,100.00	\$ 45,987.33	\$ -	\$ -	\$ 11,325.00	\$ 503,246.07
Balance			\$ -	\$ 86,566.26	\$ -	\$ -	\$ -	\$ -	\$ 11,325.00	\$ -	\$ 97,891.26

Sample Insurance Accounting spreadsheet - <https://www.uphhelp.org/pubs/insurance-accounting-spreadsheet>

Debris removal

- Photo document or have someone photo document your lot before debris gets removed
- Understand your max available insurance for this category
- Learn your options for removing the debris (solo vs. coordinated)
- If you participate in a coordinated debris removal, avoid using your debris removal insurance benefits for repairs/rebuilding or contents replacement until you are sure you won't need to turn them over to whatever agency coordinated the removal. It may take years before they bill you, so do your best not to spend them until you're sure what your cost share will be.

Questions to ask re: coordinated debris removal

- If I participate, how and when will my lot be cleared?
- What paperwork will I need to complete?
- What happens if my insurance isn't enough to cover my share of the program costs?
- When can I expect the County/State/Feds to bill me for my share of the debris removal?
- When the debris is removed from my property, will the soil be cleaned and re-compacted?
- How can I tell whether items that appear undamaged should be saved?
- What if someone gets injured on my property during debris removal? Who is responsible?

<https://uphelp.org/claim-guidance-publications/debris-removal-after-a-partial-or-total-loss/>

How your insurer will value your dwelling and personal property losses:

- **REPLACEMENT VALUE** (or “RV”) - what it will cost for you to replace it now
- **ACTUAL CASH VALUE** (or “ACV”) – depreciated to what its value was at the time of the loss (“Craigslist” price)

The Flow of Insurance Funds

Advances - Usually applied to Personal Property or ALE

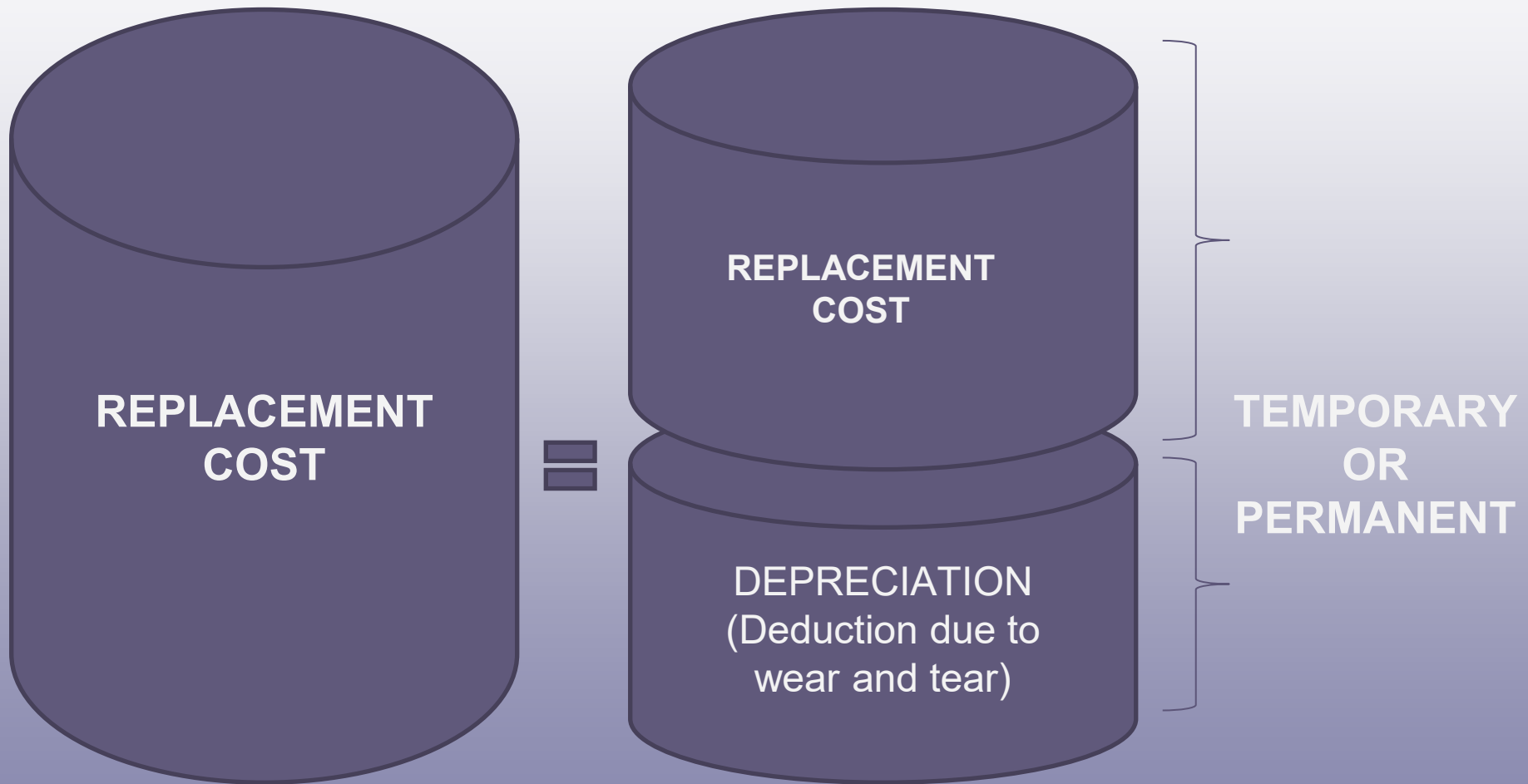
ACV payments when values are set

Your mortgage company will be named on Cov A payments

RC payments upon proof of expenditures, replacement, repairs completed

Depreciation/holdbacks = math and proof headaches

Check out “Depreciation Basics” (<https://www.uphelp.org/pubs/depreciation-basics>)



Common “hot spots”

Insurance

- Communication delays, adversarial
- Misinformation on policy benefits owed
- Lowball valuations of dwellings, contents, etc
- Excessive depreciation
- Underinsurance (dwelling, ALE, code upgrades)
- Insurer-provided contractors, vendors

Other

- Zoning/Permitting issues (setbacks, building codes)
- Scams, hard sell solicitations, fees that eat up precious insurance benefits

Deep breath



First steps recap:

- Keep paperwork organized and a daily journal
- Understand options related to debris removal
- Use ALE wisely so it will last
- Mortgage forbearance and related financial decisions
- Avoid scams, check references before you hire
- Charitable aid and loans can fill insurance gaps

Sample Letters: Communicating with Your Insurance Provider

- › Sample Letter Requesting Complete Copy of Homeowners Policy
- › Sample Letter for Requesting Copies of Claim-Related Documents
- › Sample Letter Requesting Information About Insurance Benefits for Temporary Living Expenses ("ALE" or "Loss of Use")
- › Sample Letter Requesting Extension of Additional Living Expense/Loss of Use Deadlines
- › Sample Letter Asking for a Waiver of the Contents Itemization Requirement
- › Sample Letter Asking for a Personal Property Claim Settlement
- › Sample Letter Requesting Claim Payment History
- › Sample Letter Protecting Your Legal Rights
- › Sample Policy Information Request Form
- › Sample Letter Requesting Information About Claim Denial
- › Sample Letter Requesting Mortgage Company Release Insurance Proceeds
- › Sample Letter Requesting Extension of Policy Benefits for Building Code Upgrade
- › Sample Letter Requesting Extension of Deadlines to Collect Full Policy Benefits

Samples of Common Claim Documents

Samples of Damage Reports, Loss and Repair Estimates

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,

Survivor to Survivor...

Register at www.uphelp.org/events
to sign up for Roadmap to Recovery webinars and events

- You are not alone...No one else understands your challenges and emotions like another survivor
- Insights, best practices, honesty
- Survivors only



Survivor to Survivor Forum (for wildfire survivors)

📅 Tuesday, September 15, 2026
4 pm HT / 7 pm PT / 8 pm MT

📍 Zoom Meeting

👤 All Wildfire Survivors

🔗

[VIEW +](#)



We're rooting for you

