



Roadmap to Recovery Program

insurance claim and disaster recovery help

About the Roadmap to Recovery™ Program:

The Roadmap to Recovery™ program improves disaster recovery through tips, tools and guidance from previous disaster survivors and from experts on insurance claims, repairs and rebuilding and legal matters. It operates through United Policyholders (UP), a non-profit organization that has been educating and advocating for disaster victims since 1991. Roadmap to Recovery services include educational workshops and long-term recovery work in regions impacted by disasters (subject to funding and community support). UP is dedicated to helping insurance *consumers*. The Roadmap to Recovery program is funded by grants, donations and book sales – not insurance companies.

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Dear Friends,

How do you begin the recovery process when your home has been damaged or destroyed in a disaster? That is a difficult question to answer, and if you are reading this, I am sorry it is one you are facing. The key word to focus on is *process*, and you begin it one step at a time.

Our home and all my family's possessions burned to the ground in the largest wildfire in California history. One of the few positive aspects of the experience is the knowledge I gained in the recovery process and the volunteer work I now do on UP's Roadmap to Recovery team.

Your insurance is a vehicle to put you back where you were before a loss, but it won't drive itself.

UP's Roadmap to Recovery (R2R) program offers resources to help you. We offer our services to your community and look forward to helping you navigate toward the light at the end of the tunnel. No matter what kind of event damaged or destroyed your home, you will find answers, tips and support through our non-profit organization. Please visit our website: uphelp.org

Warm regards, Karen Reimus

Survivor, 2003 Cedar Fire, San Diego, CA and UP Volunteer



When I'm offering guidance to other disaster survivors as I did here at UP's table in a FEMA Disaster Assistance Center after a wildfire, I'm sharing lessons learned and paying it forward to ease their path.



Whether a flood, wildfire, earthquake, hurricane, tornado, or explosion damaged or destroyed your home, UP's Roadmap to Recovery program provides step-by-step guidance on getting full value from insurance policies.



First Steps After a Wildfire

This checklist will help keep you on track during this stressful time. We're rooting for you...

- ✓ Take care of your or your family's immediate needs first.
- ✓ Finding temporary housing is a priority. Your insurance company should help you find a place of similar size.
- ✓ Start a recovery diary. Any notebook will do. Take notes on: who you talked to, the number you called, date and time, what was said. Keep your paperwork organized.
- ✓ Ask your insurance company for cash advances for:
 - Living expenses
 - Replacing personal property
- ✓ Keep all receipts while you are displaced. Hotel bills, clothes and pet boarding may be reimbursed but require receipts.
- ✓ Take photos of your property before any cleanup or debris removal happens.
- ✓ Do not rush into signing contracts. Get copies of ALL paperwork you do sign.
- ✓ An insurance adjuster will eventually come and inspect your home. If they make you a settlement offer on the spot, get a 2nd opinion on what you're entitled to.
- ✓ Inventorying your damaged and destroyed property is time-consuming and unpleasant. UP offers tips and tools for getting this done. Visit www.uphelp.org/contents
- ✓ Give your insurer a chance to do the right thing, but be prepared to stand up for your rights and get help if you're not being treated fairly.
- ✓ Register with a "Case Manager" – they can help make referrals to resources.
- ✓ Register with FEMA (federally declared disaster) and the SBA (state disaster declarations needed)
- ✓ For more specifics and guidance on the insurance claim process, visit www.uphelp.org



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Home Insurance FAQs for Wildfire Survivors

1. If a disaster destroys or damages my home, what do I need to know about insurance?

You need to get a basic understanding of the categories and maximum amounts of benefits that are available to you under your home insurance policy. You need to apply all inflation and other formulas that may increase your available coverage. You need to understand that collecting full insurance benefits on a large dollar loss requires you to be pro-active in valuing what you lost and asserting your rights to a reasonably prompt, fair and full claim settlement.

Get a current and complete copy of your insurance policy. Review your home insurance “declarations page” to see how much your DWELLING is insured for. Check your coverage for CONTENTS, ADDITIONAL LIVING EXPENSES, OTHER STRUCTURES, BUILDING CODE COMPLIANCE, DEBRIS REMOVAL, TREES, SHRUBS AND LANDSCAPING.

Here is a sample of a declarations page. Your declarations page may not look like this, but it should have the same basic categories and info.

Section I				Section II		
A	B	C	D	E	F	
Dwelling	Other Structures	Personal Property	Loss of Use	Personal Liability (Personal Injury & Property Damage) Each Occurrence	Medical Payments to Others Each Person	Each Accident
\$ 300,200	\$ 30,100	\$ 225,200	\$ 120,100	\$ 1,000,000	\$ 1,000	\$ 25,000

Section I Only:

Section II: Additional Residence Premises if any located (Number, Street, City, State)

P00C00
1st Mortgage Loan No.
* 0057254674
2nd Mortgage Loan No.

This policy does not provide Earthquake Insurance.
This policy does not provide Flood Insurance.

Basic Policy Premium	Premiums
Forms and Endorsements made part of this policy at time of issue. Homeowners Policy - Special form - \$1000 Deductible (HO-3). Name Change Endorsement (60 1000 12 13) Lender's Loss Payable Endorsement (438 BFUNS). Limited Home Replacement Cost Endorsement - 150% of Cov A (HO-28). Replacement Value Endorsement Personal Property (HO-29). \$1000 Deductible (HO-60). Workers' Compensation & Employers' Liability - CA (HO-90). Private Residence Employees - Class 0910.	
Building Code Upgrade Limit - \$75,050.00	
Discounts/Benefits Applied: Membership; Multi-Policy	Total Policy Premium

10% Fire/Burglar Alarm; AAA

2. Will my temporary/additional living expenses be covered?

Most home insurance policies provide coverage for expenses you have due to losing the use of your home. Some policies call this “Additional Living Expense” (ALE) coverage. Others call this “Loss of Use”. Sometimes this is a dollar amount (i.e. \$50,000) and sometimes it is a time limit (i.e. 24 months). Under California law, ALE benefits for disaster losses must be available for a minimum of 24 months.

To figure out if an expense qualifies for ALE coverage ask yourself: ***Is this an expense I incurred because of the loss event?*** If the answer is yes, it is reasonable for you to seek reimbursement under ALE/Loss of Use coverage.

Here is a list of typically reimbursable items that may be available to you:

- Rent for temporary housing
- Insurance policy on contents in temporary rental house
- Credit check fee for temporary lodging
- Mileage to/from a temporary rental house for rebuild-related business
- Mileage for increased distance traveled from temporary rental home to:
 - Place of employment
 - Adult and children’s activities (school/sports/clubs/lessons)
 - Your house of worship
- IT fee charged to set-up new computer system at temporary rental home
- Sewer fee at temporary rental property
- New account or “setup” fees for utilities at temporary rental home
- Photocopies and mailing expenses related to claim
- Cost of fencing to secure damaged/destroyed house and/or pool
- Moving costs incurred to move from the temporary rental home back into the repaired/rebuilt home (moving company; boxes; packing paper and tape)
- Reconnection fees for setting up services (cable/telephone/utility)
- Carpet cleaning when moving out of rental home
- Pet boarding cost
- Increased vet bills for pets due to illness/symptoms resulting from the loss event

If your home insurer says your damage is not covered because of an exclusion in the policy, they most likely won’t cover your temporary/additional living expenses either.

3. How can I get a fair settlement on a totally destroyed home?

Document everything that was destroyed, file a timely claim, learn your rights, and get help when you need it. Give your insurance company and their adjuster a chance to do the right thing, but don't be a pushover. Your settlement on a total loss claim should be at or close to your policy limits in every category. The biggest challenge for most total loss fire survivors is documenting what it would cost to replace the destroyed home with one of like kind and quality, and reaching a fair and prompt claim settlement that's as close as possible to that amount.

Many people find it impossible to navigate a severe or total loss insurance claim on their own. Options for getting help include:

- Filing a complaint with the Department of Insurance (1 800 927-HELP)
- Hiring a licensed public adjuster with good references (www.uphelp.org/help-directory)
- Hiring an attorney with insurance expertise/good references (www.uphelp.org/help-directory)

4. Who is responsible for clearing the debris from my lot and is that covered under my policy?

The homeowner is responsible for clearing debris and the cost should be covered if the loss is insured. Your insurance benefits for debris removal will either be a set dollar amount or a percentage of your dwelling/structure coverage. Policies vary, so read your Declarations Page and policy. Check with your local government officials to see if they're coordinating a debris removal program. If you have the option of having your debris removed through a coordinated program, work with your adjuster/insurer to have your benefits cover the cost of participating.

5. How can I get a fair settlement for my damaged or destroyed contents/personal property?

By listing and valuing as detailed an inventory as your insurer requires. Use our samples, tools and suggested strategies for minimizing the pain and time of creating your contents inventory.

6. Where can I find more details and help navigating a fair insurance settlement?

Visit the Roadmap to Recovery Help Library at www.uphelp.org/socalwildfires as often as you need to. We are a non-profit with 25 years of expertise and empathy on the emotional, financial, legal and practical challenges of recovering from a catastrophic loss. We offer tips, short-cuts, strategies and much more:

- Dwelling Claim Tips: www.uphelp.org/dwelling
- Contents Claim Tips: www.uphelp.org/contents
- Sample Letters and Claim Forms: www.uphelp.org/samples
- Information on resolving claim disputes
- Links to government and professional help

If you work full-time, have young children, health challenges, or just can't face putting in the time and energy to handle your large or total loss insurance claim, professional claim and legal help is available on a contingency/commission fee basis in most states.

Additional FAQs for Partial Loss Wildfire Survivors

1. What things do I need to know about a fire that damages (not destroys) my home?

These claims are known as “partial losses” because the home has only been partially destroyed.

Things to watch out for with partial losses include:

- **Hidden damage** (water, smoke, ash, mold, air quality, ducts)
- **Inadequate or improper cleaning** and repair methods
- **Delays:** Particularly after disasters, partial losses can be low priority for overworked insurance adjusters
- **Disputes over “matching” and line of sight:** Repairs should return your property to a “uniform and consistent appearance” even if that means replacing undamaged items such as roof tiles or carpeting.

2. My neighbor’s home burned down but mine seems undamaged-- what should I do?

Even if there is no obvious damage to your home, it *may* have been impacted by extreme heat, smoke or fire retardant, so you still need to have it thoroughly inspected by an experienced and qualified professional.

Licensed, experienced professionals. Contractors and Structural Engineers are qualified to evaluate damage (and the structural integrity of your roof/ remaining beams, etc.) and estimate the cost of repairs. A Certified Industrial Hygienist is qualified to test the air quality. It is rarely enough to have your home’s condition evaluated only by a claim adjuster. It is almost always necessary to have qualified professionals ***in addition to the adjuster’s inspection***. If your insurer refuses to conduct or pay for proper inspections, ask again in writing, politely remind them of their legal duty to thoroughly investigate all damage, including hidden damage. If a dispute arises, it’s worth finding and paying for your own inspection by an independent specialist.

3. What does a “thorough inspection” include?

A thorough inspection will cover the following areas:

- **Roof:** Your roof should be inspected for damage from burning embers. If heat was extreme, the roof structure may be compromised. Wood under the roofing material may be water stained and moldy. A roofing expert can verify damage.
- **Structural Steel, Iron:** Steel and iron structures may transfer heat and destabilize a foundation or retaining wall.
- **Stucco, Siding and Concrete:** Stucco may spall and crack due to dehydration and baking. Siding may melt after exposure to heat and mold may be present underneath. Heat may also damage an anchored foundation or footing and may require testing as well as concrete core sampling. Structural engineers may do x-ray testing and other miscellaneous forensic work.
- **Windows:** Window frames may melt, blister or discolor due to heat. Glass can experience warping and discoloration and may lose some of its transparent clarity. Warped windows can lead to moisture problems and/or a mold problem.
- **Plumbing and Heating Systems:** Check pipes, connectors and ducts for damage.
- **Interior Walls/Framing:** A contractor conducting a thorough inspection of your home’s interior may need to open up walls to check for damage to the framing, or to uncover potentially dangerous mold. It’s better to uncover damage sooner rather than later. Be politely assertive in claim negotiations to make sure your home is restored to a “uniform and consistent” appearance as opposed to a “patchwork quilt” of unmatched new and old materials. Read more information below about “matching.”

4. My insurer does not want to pay to match the new siding to the old siding on my home’s exterior walls. What can I do?

In most states and under most policies, you are entitled to be paid for the cost of restoring your home to a “uniform and consistent” appearance, exterior and interior. If you have only a partial loss and your insurer won’t pay to match paint colors, roof tile materials, carpeting, or any other visible materials, check to make sure there is a clear and unambiguous exclusion in your policy (and verify whether that exclusion is legal) before you agree to accept less than what you

need to make proper repairs. Get help from your state insurance department or a qualified claim or legal professional before you take no for an answer.

5. Will my insurance policy pay for cleaning smoke and ash?

Smoke damage is a covered peril in most homeowner's policies. It will (temporarily or permanently) damage porous materials such as fabrics, rugs, curtains and unfinished wood. Some items can be cleaned, others need to be replaced.

6. My yard is a mess. Will my insurance pay for damaged plants and trees?

Coverage for the cost of landscaping replacement is typically a set amount or a percentage of your dwelling coverage amount. Make sure you do your own math to calculate the maximum amount you can recover. Landscaping, tree and shrub losses often exceed coverage limits – mature trees can be valued as high as \$5,000 yet many policies contain a \$500 per tree limit.

Extreme heat and smoke will kill most plants and may contaminate soil, making replanting difficult. Damaged plants may not die right away. Keep your claim open for at least six months and file supplemental claims if necessary.

If you live on a hillside, loss of foliage from a fire can lead to landslides and/or mudslides in rainy conditions. Replant your property with native trees and grasses to stabilize the landscape. Sandbags can provide temporary landscape protection until your new plants have a chance to mature.

7. I don't have enough insurance to cover all the damage, what can I do?

Approximately 2/3 of people who lose homes in catastrophic disasters find themselves underinsured by 50% or more, so if that statistic includes you – many people have walked in your shoes before and can offer helpful strategies.

Unreimbursed losses can offset your tax obligations when you claim them as a casualty loss deduction. Read about your options in the "Underinsurance Help" section of our Claim Tips Library: www.uphelp.org/underinsurance



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Insurance lingo

Actual Cash Value – The amount a willing buyer would have paid a willing seller for an item immediately before it was damaged or destroyed. Also sometimes called “Fair Market” or “Depreciated” value.

Additional Living Expense – One of the main “buckets” of coverage in a home or renters policy. Sometimes labeled as “Temporary Living Expenses” or “Loss of Use.” Covers additional rent, furniture rental, laundry, extra gas and other expenses you incur because you’re out of your home. NFIP policies do not contain coverage for Additional Living Expenses.

Adjuster – A person tasked with investigating and settling an insurance claim. There are three types: Staff, Independent, and Public. Staff and Independent adjusters work only for insurance companies. Public Adjusters work only for policyholders/consumers.

Declarations (“Dec”) Page – Usually the cover or first page of a policy. States the names of the people, location, vehicle or items insured, the basic and extra coverages, limits and deductibles, and whether a lender or other entity is named on the policy.

Deductible - An amount the insurer will deduct from its payment on a loss. A deductible can be a flat dollar (e.g. \$500) or a percentage (e.g. 2% of the insured value of the dwelling). You will not collect insurance benefits on a loss that falls below your deductible.

Let’s say you choose a \$1,000 deductible for your home insurance. A pipe bursts and causes \$3,000 in damage. If your policy covers the loss, the insurance company **deducts** the \$1,000 and owes you \$2,000 toward the repairs. If the damage is only \$800, you recover no benefits. A policy with a \$1,000 deductible will be cheaper – usually a lot cheaper - than one with a \$250 deductible.

Depreciation – A process through which the value of an item gets reduced to account for its age and condition. Depreciation is negotiable and subjective in most cases.

Difference in Conditions (“DIC”) - A policy that fills gaps caused by exclusions. Sometimes called a “wrap” or “wraparound” policy or rider.

Dwelling – A residence or home. Also referred to in insurance lingo as a “Structure.”

Endorsement – An add-on or change attached to your basic policy contract that either takes away or adds coverage or otherwise changes the contract. Also referred to as a “rider” or a “floater”.

Exclusions and Limitations – The fine print legalese in insurance policies that limits the circumstances where the insurer will pay a claim and the timing and amounts of their payments.

Insured – The person or persons covered by an insurance policy.

Insurer – A company that has agreed to take on risk in exchange for payment of a premium.

Limits – The most you can collect under each coverage category in a policy. Inflation formulas and endorsements that change the basic policy can change the limits. Most policies have several different categories of coverage, each with its own limit.

Loss of Use – See “Additional Living Expense.”

Policy – A contract specifying the amounts, limits and conditions of insurance coverage.

Policyholder – A person named in an insurance policy as the insured.

Premiums – Payments made to an insurance company to keep a policy in force. Premiums can be paid up front, monthly, annually or over the life of the policy.

Proof of Loss – An official document you sign that confirms/certifies your loss/claim.

Replacement Value - The cost to repair or replace a your home or stuff without a deduction for depreciation.

Rider - Added or subtracted coverage or conditions. See “Endorsement.”

Risk Exposure: The range of loss/damage possibilities associated with a person, event or property based on the characteristics of that person, event or property. Insurance pricing is generally based on risk exposure (such as loss history, location, age, and for auto insurance, type of vehicle and your driving record).

Surcharge – A price increase added to a basic rate because of a specific condition or change in condition associated with an insured risk. Example: A brush surcharge is often applied to homes in wildfire-prone areas.

How to “Speak UP”

Strong as possible

Paperwork organized

Empowered

Assertive but polite

Keeping a claim diary

Insurance educated

Networking with others

Getting professional help if needed

Unwilling to be short-changed

Pro-active

The information presented in this guide is for general informational purposes, and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the “Find Help” section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors or professionals identified at our website.

This image shows a full page of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page, typical of notebook paper. There are no margins, text, or other markings on the page.