

Empowering the Insured

## Fourmile Canyon Fire Survivor Support Resources from United Policyholders

## Claim Help Library at www.uphelp.org

- Trouble-shooting tips for common issues (e.g.underinsurance, conflicting damage estimates, legal disputes, adjusters, delays)
- Sample letters/ forms/inventories/estimates/scopes of loss
- FAQs and Consumer Guides on dispute resolution, appraisal, rebuild or buy
- Tax tips

"Ask An Expert" Online Forum: A restricted on-line forum where Firestorm Survivors can easily obtain answers to disaster recovery-related questions from experts in the field. Forum participants can direct questions to: 1) an attorney, 2) a claims handling professional, or 3) a previous catastrophic loss survivor. To receive an invite to the restricted forum, send an e-mail to Emily Cabral at emily@uphelp.org.

<u>"Survivor to Survivor" Listserv</u>: A restricted listserv for Fourmile Fire Survivors only. It provides a convenient means of sharing valuable information with others who are similarly situated. For more information and/or to receive an invite to the listserv, e-mail Karen Reimus at karen@uphelp.org;

The Disaster Recovery Handbook: "The Disaster Recovery Handbook and Household Inventory Guide", affectionately known by thousands of disaster survivors as "the little yellow book", guided them through the process of recovering from the loss of their homes. The Handbook is written by survivors for survivors, along with expert advice from trusted consumer advocates and personal finance professionals. If you lost your home, you can receive a free copy of this book sending an e-mail with your mailing address to emily@uphelp.org

<u>Home Inventory Flash drives:</u> Most disaster survivors must prepare an itemized and detailed inventory list of every single item they lost in order to recover insurance monies and/or claim tax losses. Creating this inventory is one of the most challenging and time-consuming tasks survivors must complete on the road to recovery. To ease this burden, UP created a home inventory flash drive that's pre-loaded with helpful content and it's easy to use.

<u>Disaster Survivor Support Network</u>: Previous catastrophic loss survivors are available to provide emotional support and "real-life" insight about recovering from a catastrophic property loss. For more information, e-mail Karen@uphelp.org.

## **About United Policyholders**

United Policyholders is a national 501(c) (3) non-profit organization serving insurance consumers since 1991. UP helps solve insurance problems and advocates for fairness in insurance transactions. The organization is funded by foundation grants and donations. Our work is divided into 3 program areas: Roadmap to Recovery $^{TM}$ , Roadmap to Preparedness, and Advocacy and Action. We offer free tips, information and resources in print and online at <a href="http://www.uphelp.org">http://www.uphelp.org</a>.

The information presented in our publications are for general informational purposes, and should not be taken as 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 <a href="http://www.uphelp.org">http://www.uphelp.org</a>. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors or professionals identified at our website. United Policyholders respects and protects the privacy of all individuals who communicate with us. We do not sell or share our membership or mailing lists.

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