



## First Steps After a Wildfire

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 fire 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. We're rooting for you!**

- ✓ Take care of 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 claim diary and take notes on: who you talked to, the number you called, date and time, what was said. Keep your paperwork organized.
- ✓ Talk with your insurance company regarding 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 is done.
- ✓ 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 2<sup>nd</sup> 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](http://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 Red Cross Case Manager – they can help make referrals to resources you may need.
- ✓ 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/2020wildfires](http://www.uphelp.org/2020wildfires)

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