



Free Insurance Claim Help via The Roadmap to Recovery™ Program

United Policyholders is a national non-profit that helps guide disaster survivors on the road to recovery. UP offers free help resources that include tips and info from previous disaster survivors and from experts on insurance claims and the rebuilding process. UP is endorsed by the California Department of Insurance, faith-based aid organizations, Rebuilding Mountain Hearts and Lives and thousands of individuals who've used our resources. Visit www.uphelp.org or email: info@uphelp.org for more info.

- **The Disaster Recovery Handbook** (written *by* Survivors for Survivors)

“The Disaster Recovery Handbook and Household Inventory Guide”, affectionately known by thousands of disaster survivors as “the little yellow book” that guided them through the process of recovering from the loss of their homes. Written by survivors for survivors, along with expert advice from trusted consumer advocates and personal finance professionals.

- If you have lost your home and would like a free copy, e-mail the address of your destroyed home to: emily@uphelp.org, or call us at (415) 393-9990.
- If you are not a disaster survivor, but would like to purchase a copy or copies of the handbook, you can place your order by calling 1-888-894-8621 or order online at: <http://www.malloybooks.com/UnitedPolicyHolders.html>. Volume discounts bring the \$14.95 single copy price down to as low as \$6.47 per book.

- **Tips, Sample letters and Forms at www.uphelp.org**

- Claim Tips (Use website search feature or home page buttons to find topics you need)
- Videos of **Roadmap to Recovery** presentations by rebuilding, insurance and recovery experts
- Sample letters/ Sample forms to help document your loss and get paid in full and on time
- Resources for overcoming obstacles
- Government help information and links
- Tax information for wildfire survivors

- **Support from Previous Disaster Survivors**

Get confidential emotional support, insurance and rebuilding tips from previous catastrophic loss survivor through the United Policyholders **Disaster Recovery Mentor Program**. For more information and/or to receive a list of and contact info for available mentors, please email or call Emily Cabral, emily@uphelp.org (415) 393-9990, or contact UP Outreach Coordinator Karen Reimus at karen@uphelp.org.

- **Free confidential online answers to your questions**

We have opened our secure online “**Ask an Expert**” forum to all 2009 Fire Survivors. The forum is an easy and safe way to ask direct questions to attorneys, claims professionals and previous disaster survivors who serve as UP volunteers and get the answers you need. The expert doesn't see your contact info, but you can contact them if you want to follow up on their answer. To join the forum, please write “forum invite” in the subject line and e-mail: emily@uphelp.org.

- **“Survivor to Survivor ListServ” (Private online discussion forum)**

A restricted access on line discussion forum for '09 Firestorm Survivors only. A safe and convenient way to get and share valuable information with others who are in the process of recovering from a recent wildfire loss. Access limited to victims by invitation only. For more information and/or to receive an invite to the list serve, contact UP Outreach Coordinator Karen Reimus by e-mail at [uphelp.org](mailto:karen@uphelp.org).

- **Other Resources**

- Locate qualified clean up, construction, claim representations and legal help via the “Find Help” section of our website: www.uphelp.org.
- California Department of Insurance: An important resource for getting help and information: www.insurance.ca.gov. UP Exec. Dir. Amy Bach chairs the CDI Consumer Advisory Task Force and UP staff work closely with the Department.
- California Emergency Management Agency: <http://www.oes.ca.gov/>
- American Red Cross: <http://www.redcross.org/>
- FEMA: <http://www.fema.gov>
- SBA Disaster Loans: <http://www.sba.gov/services/disasterassistance/index.html>

Recent Fires where UP is helping:

Jesusita Fire (Santa Barbara County)
Freeway Complex Fire (Orange County)
Tea Fire (Santa Barbara County)
Sayre Fire (Los Angeles County)
Summit Fire (Santa Cruz County)
Martin Fire (Santa Cruz County)
Grass Valley / Slide Fires

(San Bernardino County)
Witch Fire (San Diego County)
Rice Fire (San Diego County)
Harris Fire (San Diego County)
Humboldt Fire (Butte County)
Ophir Fire (Butte County)

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

About United Policyholders

United Policyholders' headquarters are located at 222 Columbus Avenue, Suite 412, San Francisco, CA. 94133 (415) 393-9990. Due to the volume of inquiries we receive each day, we encourage email contact wherever possible to info@uphelp.org

United Policyholders was founded in 1991 as a non-profit tax-exempt 501(c) 3 organization that helps solve insurance problems and advocates for integrity in insurance transactions. UP volunteers and staff include catastrophic loss survivors and professional experts. The organization is funded by a combination of donations and grants. Much of our work takes place in communities that have been hit by natural disasters such as hurricanes, wildfires, earthquakes, and floods giving rise to large numbers of insurance claims and resulting consumer confusion and frustration. UP is frequently asked to testify at legislative and other public hearings, and to participate in regulatory proceedings on rate and policy issues. UP publications are generally free of charge and include: Tips for [Flood](#) Claimants, Tips for [Fire](#) Claimants, Tips for [Earthquake](#) Claimants, Tips for [Disability](#) Claimants, [Hiring an Attorney](#); Why, When and How, and a half hour [videotape](#) titled; Ten Steps...Settling Your Insurance Claim.

Visit United Policyholder's website at www.uphelp.org