

by United Policyholders

November 13th, 2018



(/blog/camp-fire-insurance-claim-help)

Through our Roadmap to Recovery program you will find support, guidance and help resources relevant to the Camp Fire. We will have volunteers at a table at the The Camp Fire Disaster Recovery Center when it opens on Friday November 16th, 2018. People who need to sign up for any kind of help, ranging from FEMA aid to a new driver's license, go there for help.

It will be located at the closed Sears store at 1982 East 20th Street in Chico.

If you are told to evacuate - do so immediately. Take care of yourself and your family. Save all your receipts for expenses due to losing the use of your home (during or after evacuation) - they should be reimbursable under your "Additional Living Expense" (<http://www.uphelp.org/ale>) Coverage.

Our main focus is on helping you navigate your insurance claim toward a full, fair and prompt settlement. We also offer guidance on debris removal, temporary living arrangements, government aid, construction issues, hiring professional help (<http://www.uphelp.org/sponsors/California>), and deciding how and if you will repair, rebuild or buy a replacement home.

Please watch the First Steps After a Disaster (https://youtu.be/IDSp_LwZhVvk) video and make use of all the help our non-profit offers. That includes videos (<http://uphelp.org/library/videos>) of our past Roadmap to Recovery workshops in other wildfire areas, a library of tips (<http://www.uphelp.org/resources/library/fire>), samples (<http://www.uphelp.org/pubs/samples-damage-and-proof-loss-documentation>) and tools (<http://uphelp.org/pubs/samples-damage-and-proof-loss-documentation>), guidance from past disaster survivors (<http://www.uphelp.org/pubs/survivors-speak-tip-series>), and answers to individual questions from insurance claim and legal profession expert volunteers via our Ask an Expert (<http://www.uphelp.org/ask-an-expert>) forum.

If you find out your home was spared but was exposed to extreme heat and smoke, we offer specialized guidance on insurance claim issues related to proper cleaning, inspecting for damage (<http://www.uphelp.org/pubs/smoke-and-ash-damage-wildfire>), restoring healthy indoor air quality (<http://www.uphelp.org/pubs/thermal-%E2%80%9Cextreme-heat%E2%80%9D-damage-nearby-wildfire>) and repairing obvious as well as hidden damage. If your home has been damaged or destroyed, we are very sorry.

Roadmap to Recovery - First Steps



Here are some items to get you started putting one foot in front of the other on the road to recovery:

- Top Ten Insurance Claim Tips (<http://www.uphelp.org/library/resource/top-10-insurance-claim-tips>)
- FAQs about Home Insurance Claims in California (<http://uphelp.org/pubs/faqs-about-home-insurance-claims-california>)
- Insurance claim rules in California - English (http://www.uphelp.org/sites/default/files/blog/up_2017_ca_wildfire_claim_rules_0.pdf) (Spanish (http://uphelp.org/sites/default/files/blog/united_policyholders_-claim_rules_spanish.pdf))
- Survivors' Speak (tips written by previous catastrophe survivors) (<http://uphelp.org/library/resource/survivors-speak-tip-series>) (<http://uphelp.org/library/resource/survivors-speak-tip-series>)
- Sample Letter Requesting A Complete Copy of Your Home Insurance Policy (<http://uphelp.org/letter1>)
- Simplified Guide to Your Declarations Page (<http://uphelp.org/sites/default/files/A%20Simplified%20Guide%20to%20Your%20Homeowners%20Policy.pdf>)
- ALE/Loss of Use: What expenses can you claim on your homeowner's policy? (<http://uphelp.org/ale>)
- Sample Letter Requesting Information About Insurance Benefits for Temporary Living Expenses ("ALE" or "Loss of Use") (<http://uphelp.org/pubs/sample-letter-requesting-information-about-insurance-benefits-temporary-living-expenses-%E2%80%9Cale%E2%80%9D>)
- Contents Claim Help and Home Inventory Strategies (<http://www.uphelp.org/guide/contents-claim-help>)
- Speak UP: Tips for Communicating with your Insurance Company (<http://uphelp.org/speakup>)
- Buy or rebuild? (<http://uphelp.org/pubs/buy-or-rebuild>)
- Underinsurance 101 (<http://uphelp.org/library/resource/underinsurance-101>)
- Tax tips for disaster survivors (<http://uphelp.org/pubs/tax-tips-disaster-survivors>)
- Mobile home claim tips (https://www.uphelp.org/sites/default/files/blog/mobile_home_claim_tips_2-18.pdf)

For more information, visit our Claim Help Library by clicking the icon below:



(<http://www.uphelp.org/resources/library/fire>)

Wildfire (Total Loss)

(<http://uphelp.org/resources/library/fire>)

Claim Help Library

(<http://uphelp.org/resources/library/fire>)



(<http://www.uphelp.org/resources/library/smoke-and-extreme-heat>)

Partial Loss

(<http://uphelp.org/resources/library/partial-loss>)

Claim Help Library

(<http://uphelp.org/resources/library/partial-loss>)

About The Blogger

United Policyholders



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