



Preparedness Tips from the Trenches

Emily Rogan, United Policyholders

May 23rd, 2023

SCARE

About United Policyholders

- 501(c)3 nonprofit organization
Tax ID # 94-3162024 (Platinum Guidestar Rating)
- A voice and an information resource for consumers in all 50 states
- A 32 year track-record and subject matter expertise in insurance and disaster recovery
- Not for profit...not for sale
- Funded by donations and grants
- A volunteer corps with personal and/or professional expertise in disaster recovery and insurance

Our Three Programs

- Roadmap to Recovery[®] (R2R)
 - *Helping individuals and businesses navigate the insurance claim process after disasters*
 - 2023 Winter Storms
 - 2022 Hurricane Ian (FL)
 - 2022 California Fires (Mariposa, Siskiyou, Placer, El Dorado)
 - 2021 Marshall Fire (Boulder, CO)
 - 2021 Dixie, Fawn, River, and Caldor Fires (CA)
- Roadmap to Preparedness (R2P)
 - *Increasing insurance and disaster preparedness by sharing lessons learned by disaster survivors*
 - 2022 LISTOS California Grant for WRAP Resource Center
(Wildfire Risk Reduction and Asset Protection Project)
- Advocacy and Action
 - *Standing up for consumers in courts of law, legislative and other public policy forums, and in the media*
 - *Strengthening laws to protect policyholders and provide disaster survivors more flexibility*

Tips from the Trenches

- Insurance money -- not government aid -- is the #1 source of money that helps people rebuild and recover after a disaster.
- FEMA money is *needs-based* and the maximum grant is \$41k. Average ~ \$5k.
- SBA loans have an application process and have to be repaid.
- Charitable aid generally covers basic needs – not the cost of rebuilding a home.

What's the problem?

Coverage Problems



Claim Problems



Navigating Insurance Claims

<p>Survivor to Survivor Forum</p> <p> Tuesday, March 1, 2022 7:00 p.m. PT / 8:00 p.m. MT</p> <p> Zoom</p> <p> All wildfire survivors</p> <p></p> <p>VIEW +</p>	<p>Taxing Matters for Wildfire-Impacted Households</p> <p> Wednesday, February 23, 2022 4:00 p.m. PT / 5:00 p.m. MT</p> <p> Zoom</p> <p> All 2020 and 2021 Wildfire Survivors</p> <p> </p> <p>VIEW +</p>	<p>Navigating Your Dwelling Claim</p> <p> Thursday, February 17, 2022 6:00 p.m. MT</p> <p> Zoom</p> <p> 2021 Marshall Fire survivors</p> <p> </p> <p>VIEW +</p>
<p>Survivor to Survivor Forum</p> <p> Tuesday, February 15, 2022 7:00 p.m. PT / 8:00 p.m. MT</p> <p> Zoom</p> <p> All wildfire survivors</p> <p></p> <p>VIEW +</p>	<p>How to Read and Understand Your Policy</p> <p> Wednesday, February 9, 2022 6:00 p.m. MT</p> <p> Zoom</p> <p> 2021 Marshall Fire survivors</p> <p> </p> <p>VIEW +</p>	<p>Roadmap to Recovery Q&A</p> <p> Wednesday, February 2, 2022 6:00 p.m. MT</p> <p> Zoom</p> <p> 2021 Marshall Fire survivors</p> <p> </p> <p>VIEW +</p>
<p>Survivor to Survivor Forum</p> <p> Tuesday, February 1, 2022 7:00 p.m. PT / 8:00 p.m. MT</p> <p> Zoom</p> <p> All wildfire survivors</p> <p></p> <p>VIEW +</p>	<p>Wildfire Recovery Insurance Orientation</p> <p> Thursday, January 27, 2022 6:00 pm MT</p> <p> Zoom</p> <p> 2021 Marshall Fire Survivors</p> <p> </p> <p>VIEW +</p>	<p>Boulder County Virtual Community Meeting</p> <p> Thursday, January 20, 2022 6:00 p.m. MT</p> <p> Zoom</p> <p> 2021 Marshall Fire Survivors</p> <p> </p> <p>VIEW +</p>

Roadmap to Preparedness Program

50+ Roadmap to Preparedness Presentations and/or Preparedness Fair tabling events in 2022 (in NorCal, Bay Area, SoCal, CO)

- Hosted How to Shop When You've Been Dropped Webinars
- Presented at Conferences and Town Halls
- Tabling at Preparedness Fairs
- Creating a Wildfire Risk Reduction and Asset Protection Project Resource Center



HEAR SPEAKERS FROM THESE ORGANIZATIONS



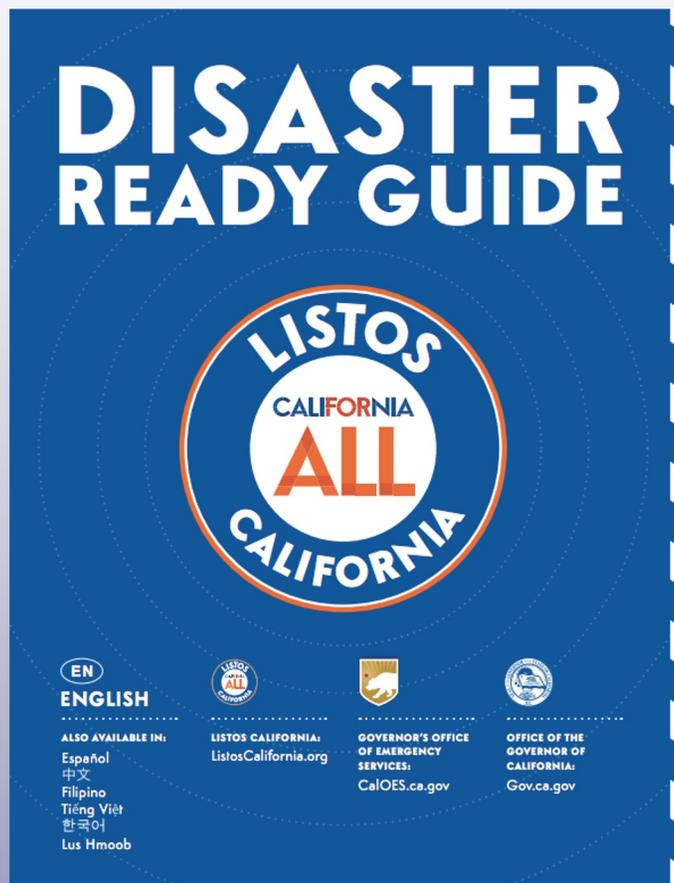
4/19/22: How to Shop When You've Been Dropped: Shopping for Home Insurance in Crisis Conditions in California



Get Ready

Get Your Disaster Ready Guide

www.listoscalifornia.org/resources



SAFETY STEPS FOR ANY DISASTER



1. Get alerts to know what to do. 
2. Make a plan to protect your people. 
3. Pack a Go Bag with things you need. 
4. Build a Stay Box for when you can't leave. 
5. Help friends and neighbors get ready. 

2

Preparedness Action Steps

- Contact your insurer or agent for an “Insurance Check UP”
 - Do you have the right kind and amount of insurance?
- Inventory your assets
- Digitize important documents and store offsite
- Take steps to reduce your risks
 - Harden your home
 - Create Defensible Space

Renters Insurance Resources



What do you get when you buy a Renters Insurance policy?

Coverage for Personal Property ("your stuff"): Insurance to repair or replace your damaged or stolen furniture, clothing, and household items that belong to you. A typical renter's policy limits payments for business property, fine art, collections, jewelry and other specific items.

Loss of Use: Insurance to pay for hotel bills, a security deposit and additional rent if your home is damaged and you have to move into a more expensive apartment while it is being fixed. Some insurance companies pay for loss of use up to a set dollar amount. Others will cover you for a set amount of time for a living space similar to what you had, usually for a maximum of 12-24 months. We strongly recommend coverage for the longest maximum time you can afford, as it frequently takes longer to repair a damaged property than you think.

Liability Coverage: This protection pays for legal costs if someone claims you are responsible for damage or injuries. For example: Your crepes flambe experiment fails and you cause a cooking fire that damages a next door apartment, or you host a party and a guest slips in a spilled drink and fractures their skull. A minimum amount of this protection is included in a basic renters policy. We recommend buying extra liability protection. It's usually not expensive to add.

A typical renter's insurance policy covers

Coverage C (Personal Property)	An amount, designated by the insured, subject to a minimum as determined by your insurance company
Coverage D (Loss of Use)	20% of Coverage C
Coverage E (Personal Liability)	Generally subject to a minimum of \$100,000
Coverage F (Medical Payments to Others)	Generally subject to a minimum of \$1,000

CA Department of Insurance "Residential Insurance, Homeowners and Renters Guide," August 2008



How Deductibles Work

If you have a policy with a \$500 deductible and a robber steals \$2,000 worth of stuff, you can file a claim with your insurance company, and they will give you a check for \$1,500. (A \$2,000 loss minus the \$500 deductible equals \$1,500 claim payment.)

If you have a policy with a \$500 deductible and a robber steals \$400 worth of stuff, your insurance company will not pay you anything, because the loss is below your deductible. For a loss that is **below** your deductible, it is wise to pay for the damage yourself and not to file a claim with your insurance company. The more claims on your record (paid or unpaid), the more you pay for insurance.

Renters Insurance Comparison Shopping Guide



Compare at least three insurance companies	1	2	3
\$ _____ Personal Property Coverage <small>(Ask for Replacement Cost)</small>			
Loss of Use <small>(How many months and dollar amount)</small>			
Liability			
Deductible			
Limits on Specific Items <small>(eg: computers, art, etc.)</small>			
Premium			
Add Earthquake Insurance			
\$ _____ Personal Property Coverage			
\$ _____ Loss of Use			
Deductible			
Annual Premium with Earthquake Coverage			
Discounts?			
Non-Smoker			
Fire extinguishers in home			
Home security system			
Proximity to fire station			
Other discounts			

www.uphelp.org/buying-tip-type/renters/

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Insurance Check UP

- Dust off your policy
- Confirm that the sq. ft. of living space, address, your name, etc... are accurate
- Check Your "Coverage A" Limit – cost to rebuild
- Detail your other structures
- Extended Replacement Coverage %
- Check Your ALE
- HOA? Send your HOA Master Policy to Your Agent

PAGE 3
MAIL MACH-I

UNITED SERVICES AUTOMOBILE ASSOCIATION

9800 Fredericksburg Road - San Antonio, Texas 78288
AMENDED DECLARATIONS PAGE - EFFECTIVE 07/15/21

Named Insured and Residence Premises Policy Number

SAN DIEGO, SAN DIEGO, CA

Coverage Categories
 Coverage A = Dwelling
 Coverage B = Other Structures
 Coverage C = Personal Property/Contents
 Coverage D = Loss of Use/Additional Living Expenses
 Extended Replacement Coverage
 Building Code Upgrades/Ordinance & Law

Policy Period From: 07/15/21 To: 07/15/22
 (12:01 A.M. standard time at location of the residence premises)

SECTION I - COVERAGES AND AMOUNTS OF INSURANCE	
COVERAGE A - DWELLING PROTECTION	\$505,000
→ HOME PROTECTOR ENDORSEMENT (HO-125), MAY ADD UP TO	\$126,250
COVERAGE B - OTHER STRUCTURES PROTECTION	\$50,500
→ HOME PROTECTOR ENDORSEMENT (HO-125), MAY ADD UP TO	\$12,625
COVERAGE C - PERSONAL PROPERTY PROTECTION	\$378,750
COVERAGE D - LOSS OF USE PROTECTION (UP TO 12 MONTHS)	\$101,000
SECTION II - COVERAGES AND LIMITS OF LIABILITY	
Personal Liability - Each Occurrence	\$1,000,000
Medical Payments to Others	\$5,000
DEDUCTIBLES (Applies to SECTION I Coverages ONLY)	
We cover only that part of the loss over the deductible stated.	
ALL PERILS	\$2,000
POLICY PREMIUM for Section I and Section II Coverages Above	\$1,518.58

TAKE NOTES, FOLLOW UP IN
 WRITING, MAKE YOUR
 INSURANCE GOALS KNOWN

What Matters

- Adequate Dwelling Coverage (A)
- Extended Replacement Cost Coverage (%)
- Know Your Deductibles - \$ vs % or both
- Loss of Use / ALE (D) – dollar limit/ time limit/ both
- Replacement Cost over Actual Cash Value
- Increased Ordinance/Law or Building Code Upgrade
- Sewer and Drain Backup / Sump Pump Endorsement
- Check sub-limits / schedule valuables, collections, business property
- Know Your Exclusions: flood, water, mold, pollutants, terrorism, EQ

Preparedness Action Step: Create a Home Inventory



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Preparedness Action Step: Store important documents offsite

- Insurance Documents
- Home Inventory
- Wills/Trusts
- Driver's License
- Medical Card
- Birth and Marriage Certificates
- Power of Attorney Forms
- House Deeds
- Passports
- ***Prescriptions***
- Medical and Personal
Emergency Contact List
- Pet records



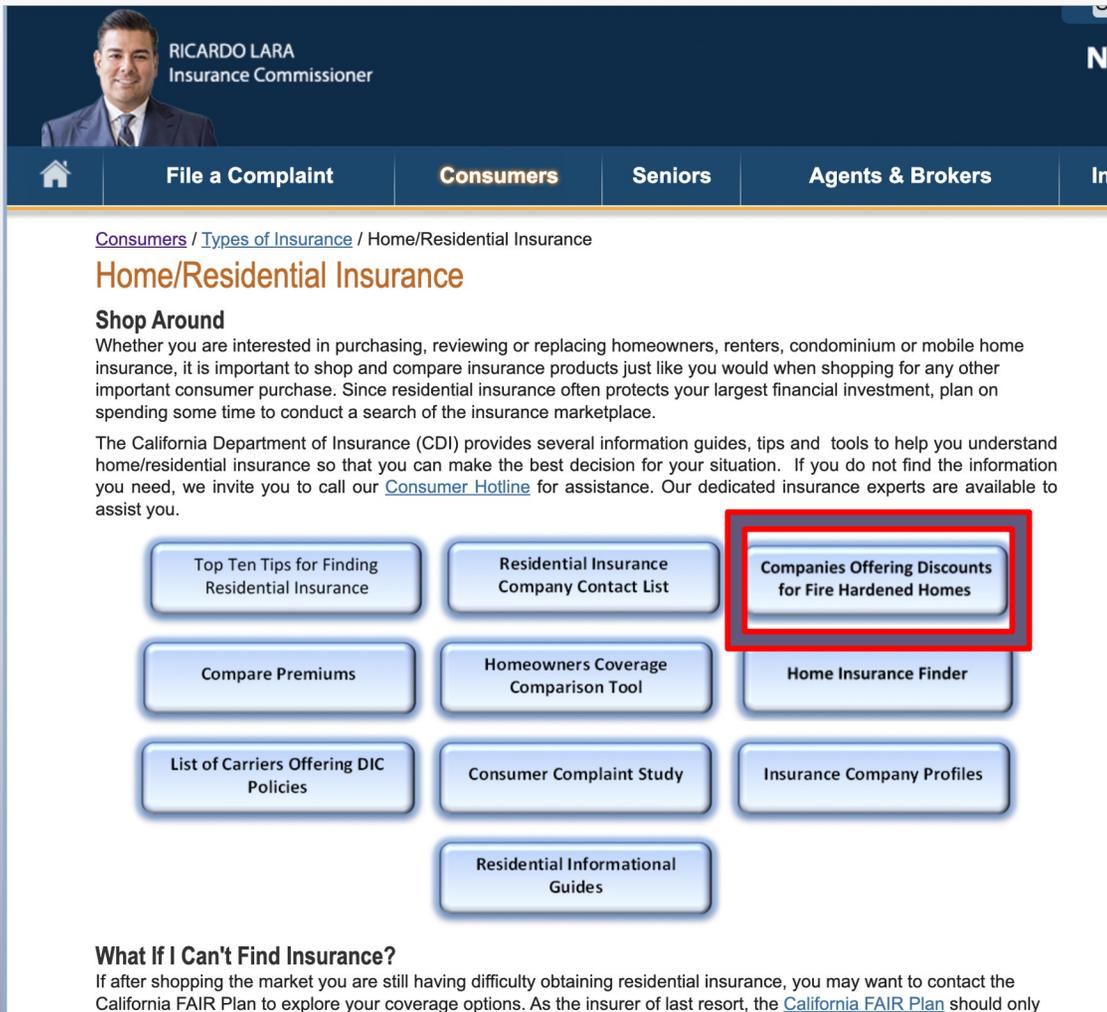
*Make a Plan for Photos and
Important Memorabilia*

Home insurance headaches

- Prices are high, choices are few
- Non-renewals are common
- Fair Plan/"Non-Admitted" sub-optimal
- Combo of forces are to blame: (2017-2021 wildfires, insurer profit goals, inflation, insuretech, reinsurance prices)
- No person or gov't agency is to blame

Who is offering discounts?

Visit www.insurance.ca.gov



RICARDO LARA
Insurance Commissioner

[Home](#) **File a Complaint** **Consumers** **Seniors** **Agents & Brokers** **Ins**

[Consumers](#) / [Types of Insurance](#) / Home/Residential Insurance

Home/Residential Insurance

Shop Around

Whether you are interested in purchasing, reviewing or replacing homeowners, renters, condominium or mobile home insurance, it is important to shop and compare insurance products just like you would when shopping for any other important consumer purchase. Since residential insurance often protects your largest financial investment, plan on spending some time to conduct a search of the insurance marketplace.

The California Department of Insurance (CDI) provides several information guides, tips and tools to help you understand home/residential insurance so that you can make the best decision for your situation. If you do not find the information you need, we invite you to call our [Consumer Hotline](#) for assistance. Our dedicated insurance experts are available to assist you.

- Top Ten Tips for Finding Residential Insurance
- Residential Insurance Company Contact List
- Companies Offering Discounts for Fire Hardened Homes**
- Compare Premiums
- Homeowners Coverage Comparison Tool
- Home Insurance Finder
- List of Carriers Offering DIC Policies
- Consumer Complaint Study
- Insurance Company Profiles
- Residential Informational Guides

What If I Can't Find Insurance?

If after shopping the market you are still having difficulty obtaining residential insurance, you may want to contact the California FAIR Plan to explore your coverage options. As the insurer of last resort, the [California FAIR Plan](#) should only



Mitigation Action Steps



Improve Your Home's Chances of Surviving a Wildfire

- Have a Class A fire rated roof
- Install screens to keep embers out
- Gutters should be kept clear of leaves and needles
- Clear plants so there's 5 feet of space around your home
- Remove all combustible materials from under and near decks
- Prune branches near the home
- If wood fencing touches your home, replace at least 5 ft. of it with metal
- To get help with the above, visit the WRAP Resource Center: www.uphelp.org/wrap



firesafe_marin



Fences and Gates

Use noncombustible materials



FIRE SAFE MARTIN



Visit us online for mitigation and home insurance help

WRAP – SONOMA COUNTY

Home » Roadmap to Preparedness » WRAP Resource Center – Get Started Now! » WRAP – Sonoma County



SONOMA COUNTY

www.uphelp.org/WRAP

Need help shopping for home insurance?

www.uphelp.org/droppedCA



Dropped by your home insurer? Steps to take in California

Act Promptly
Read the paperwork from your insurer. Contact them and ask if there are home improvements you can make that will get them to reverse their decision to drop you. Note: The non-renewal notice must be sent to you **75 days before** the policy expires. www.uphelp.org/droppedca

STEP 1

Know Your Rights & Get Help
If you believe that you are being non-renewed in violation of the law, file a "Consumer Complaint" with the California Department of Insurance www.insurance.ca.gov/01-consumers

STEP 2

Shop for Options
Work with a good agent to find all options including "non-admitted" insurers. Watch UP shopping help videos and use CDI tools: www.uphelp.org/cainsurancehelp

STEP 3

Be Prepared to Pay More, Avoid Cutting Coverage
Aim to insure your home for what it would cost to rebuild it and the risks you face in your area. Keep good notes of your conversations. Avoid being in the 1/3 of homes in the US that are underinsured. www.uphelp.org/checkup

STEP 4

Last Resort
The California FAIR Plan (CFP) offers basic fire protection if you can't find a "regular" company to insure you. Consider pairing a CFP policy with a "difference in conditions" policy to fill gaps in what CFP policies don't cover. www.uphelp.org/CFP

STEP 5

For more information and guidance, visit:
www.uphelp.org/droppedCA

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Friday, June 9th

CA Shopping Help Webinar:

Register: www.uphelp.org/events

Keeping Your Home Protected When Insurance Options are Limited and Expensive

 Friday, June 9, 2023
12pm PT

 California Homeowners



[VIEW +](#)

This webinar covers:

- What to do if your insurer non-renews you.
- Is it safe to insure your home through a company you've never heard of?
- What is the CA Fair Plan and what options does it offer?
- What fine print matters when buying home insurance?
- Questions to ask to get adequate protection in place for your home.
- What can you do to improve your home's chances of surviving a wildfire?

What's UP with the CA FAIR PLAN? (the insurer of last resort)

www.uphelp.org/CFP

Fire
Internal Explosion
Windstorm

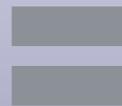
Water Damage
Theft
Liability

FAIR Plan

Dwelling
Policy



Difference
In
Conditions
Policy



Comprehensive
Coverage

No matter which insurer you end up with...

Your Dwelling “Coverage A” limit should be high enough to rebuild your home (like kind/quality)

Other important features:

- Extended replacement cost (dwelling)
- Code upgrade coverage
- Replacement cost on contents

Tips to save money

- Seek out a ***pro-active*** insurance agent/broker
- Do as much mitigation as you can
- Raise your deductible
 - While shopping ask for a quote with different levels of deductible: \$1,000, \$2,500, \$5,000
 - A higher deductible will reduce your premium and you will be less likely to file a small claim
- Reduce/eliminate buckets of coverage you can live without (High dollar limits on contents, Other Structures)

Upcoming Events

- Friday, June 2nd at 11am ~ LAC / R2R Volunteer Training –
email: teamup@uphelp.org
- Friday June 9th at 12pm ~ California Home Insurance Shopping Help Webinar
- Register at: www.uphelp.org/events