



Special Alert for 2008 California Wildfire Victims and Aid Workers

United Policyholders is a trusted national non-profit offering free help resources for property owners who have been affected by the recent wildfires in California. These resources include tips and guidance from experts on insurance claims and the rebuilding process.

- **The Disaster Recovery Handbook**

“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. The Handbook is 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 of our book, please e-mail the address of your destroyed home to: emily@unitedpolicyholders.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.

- **Free online information**

United Policyholders’ California Roadmap to Recovery:
http://unitedpolicyholders.org/disaster/roadmap_ca.html.

Included in the Roadmap to Recovery are:

- Claim Tips
- 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

- **Disaster Recovery Mentor Program**

Previous catastrophic loss survivors are available to provide emotional support and “real-life” insight about recovering from a catastrophic property loss. For more information and/or to receive a copy of the Disaster Recovery Mentor list, contact UP Outreach Coordinator Karen Reimus by e-mail at karen@unitedpolicyholders.org or by telephone at (858)414-9756;

- **Free confidential answers to individual questions**

We have opened our secure online “*Ask an Expert*” forum to all 2008 Fire Survivors. The forum, previously only available to 2007 SoCal Fire Survivors, is a confidential place for survivors to ask direct questions to attorneys, claims professionals and previous disaster survivors who serve as UP volunteers. To join the forum, please write “forum invite” in the subject line and e-mail: emily@unitedpolicyholders.org.

- **“Survivor to Survivor Listserv”**

A restricted listserv for '08 Firestorm 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, contact UP Outreach Coordinator Karen Reimus by e-mail at karen@unitedpolicyholders.org or by telephone at (858)414-9756;

- **Other Resources**

- Locate qualified professional claim 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.
- The Governor’s Office of Emergency Services: <http://www.oes.ca.gov/>
- American Red Cross: <http://www.redcross.org/>
- FEMA: <http://www.fema.gov/news/event.fema?id=10207>
- SBA Disaster Loans: <http://www.sba.gov/services/disasterassistance/index.html>

Recent Fires where UP is helping:

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)

About United Policyholders

United Policyholders was founded in 1991 as a non-profit tax-exempt 501(c)3 organization dedicated to educating the public on insurance issues and consumer rights. UP has provided consumer-oriented insurance education in Florida, Texas, New Mexico, Oregon, Louisiana, Mississippi and throughout California. 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 also receives frequent invitations 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.

United Policyholders is a tax-exempt, not-for-profit corporation organized under the laws of the State of California, funded by donations and grants and staffed almost exclusively by volunteers.

Visit United Policyholder’s website at www.unitedpolicyholders.org