



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

- **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.

- **Other Resources**

- Locate qualified professional claim and legal help via the “Find Help” section of 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.
Note: Insurance Commissioner Steve Poizner also reminds all evacuees whose homes were spared that they may be eligible for reimbursement for temporary living expenses due to the mandatory evacuation. Read the following press release for more information or contact your insurance agent to see if you are covered: <http://www.insurance.ca.gov/0400-news/0100-press-releases/0070-2008/release041-08.cfm>
- The Governor’s Office of Emergency Services: <http://www.oes.ca.gov/>
- American Red Cross: <http://www.redcross.org/>

Recent Fires where UP is helping

Summit Fire (Santa Cruz County)
Martin Fire (Santa Cruz County)
Humboldt Fire (Butte County)

Ophir Fire (Butte County)
Witch Fire (San Diego County)
Grass Valley / Slide Fires
(San Bernardino County)

About United Policyholders

United Policyholders is a 501(c)(3) charity based in the Bay Area that works throughout the United States. UP helps “demystify” the insurance claim and recovery process so loss victims can benefit from the wisdom of past catastrophic loss survivors plus knowledgeable consumer-oriented professionals.

UP’s publications, free online tips, sample claim forms and confidential “Ask an Expert” forum are a place to get reliable answers to questions. United Policyholders works closely with the CA Department of Insurance and other non-profits engaged in disaster relief. The organization’s work is funded by grants, donations and book sales. To learn more, visit our website at: www.uphelp.org