

2017 North Bay survivor gearing up to help LA wildfire victims navigate insurance claim process

ABC 7

The 2017 Tubbs Fire became one of the most destructive wildfires in California history, and the images we are seeing now out of Southern California serve as a reminder of what many people went through here.

One of them is Annie Barbour, who has used her experience to help other survivors with their insurance claims.

“About 2:15, 2:20 in the morning I got a Nixle that said fire jumped 101 and it’s headed to Coffey Park, evacuate immediately and your mind goes blank,” said Annie Barbour, Tubbs Fire survivor.

It’s been seven years since Annie Barbour woke up to flames consuming her neighborhood in Santa Rosa. Coffey Park was leveled in 2017, now most of the structures that were burned have been rebuilt. A sight that represents the resilience and unity of the residents of Coffey Park.

Annie, like many in Coffey Park, have made it her mission to help other wildfire survivors.

“We hate to see anybody having to go through what we went through. We hope that they don’t have to start at the beginning. That they can start where we ended up. Everybody in the neighborhood wants to pay it forward in some respect because they know how traumatic this is,” said Barbour.

Annie began to volunteer for the nonprofit United Policyholders and now is a coordinator who is deployed to fire zones throughout the country.

“Without insurance, you can’t recover,” said Barbour

Guiding many through the hardest moment of their lives. Starting with what to do about your mortgage after a fire.

“We recommend that they call their mortgage company, and they ask them if they can please open an escrow account so that money from the dwelling portion of the insurance will be coming in. You’ll sign it and you’ll send it to your mortgage company in advance they will open up an escrow account for the amount you owe on your mortgage, and they will hold on to that and walk it through the rebuild process with you. That is their collateral on your home that is gone,” said Barbour.

Barbour spoke about ways wildfire survivors can advocate to hold off mortgage payments during their recovery.

“If you call them and say, ‘I’m struggling I had a total loss, can I do a forbearance?’ And in the perfect world, what they will say is absolutely and they will give you three months at a time and they will reevaluate it,” said Barbour.

Barbour recommends to always keep track of all your interactions during the process.

“They need to follow up every single phone call with an adjuster with an email. It’s really important. We had people in my neighborhood who had 19 adjusters. You want to document everyone,” said Barbour.

Now, the United Policyholders team is gearing up to go to Southern California to help.

“Once they are contained, we will be going down to Southern California to have our volunteers who are previous disaster survivors staff the local assistance center,” said Emily Rogan, United Policyholders senior program officer.

Rogan suggests to take photos and videos of the inside and outside of your home before and after a fire for insurance claims.

“So that you can clearly communicate with your insurance company. Any promises that were made, treat it like a business negotiation you also when you go back to your home want to make sure that you take

photos of the damage,” said Rogan. “After a fire the most important thing you can start doing is saving receipts, start taking notes of who you talked to and what they said.”

Despite adjusters pushing for a list of contents inside your home, Barbour said survivors have up to two years to gather a list. One way to do it is, “Go to Target and setup a gift registry and you walk around with those price guns and scan everything in your medicine cabinet, your Tupperware containers, your cleaning supplies, your spices and just have it printed up – that is so much easier than having to look up prices for everything.”

Annie Barbour is continuing to prepare to help those who she understands at a deeper level.

“This is the best work that I could be doing. It’s helping others. It feels good,” said Barbour.

Luz Pena: “What is one of the biggest challenges survivors face when rebuilding and navigating the process with insurance companies?”

“It is the understanding what they are entitled to and what that contract actually specifies. What is in your contract,” said Barbour.

The nonprofit, United Policyholders was created after the devastating Oakland Hills firestorms in 1991. A list of resources is available on its website.