

[Advocates guide Napa Valley fire survivors seeking insurance payouts](#)

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YOUNTVILLE — The North Bay wildfires obliterated homes, belongings and keepsakes within hours or even minutes. But for many survivors, the journey toward repayment for their losses is still in its early days – and advocates for policyholders are hoping to guide some of them through a path that may take several years.

“Recovering from a disaster is a marathon, not a sprint,” Emily Rogan, chief operating officer of the San Francisco nonprofit United Policyholders, told an audience of more than 40 people during an open house at the Yountville Community Center. “Time is on your side. We want to make sure that you don’t feel pressure from claims adjusters, or anyone, to do something right away.”

The meeting is part of a series of gatherings United Policyholders – which formed shortly after the 1991 Oakland Hills Fire – is staging for those who lost homes to the Atlas, Tubbs and Nuns fires that erupted Oct. 8, devastating thousands of buildings and killing more than 40 people.

Over two hours, audience members learned tips and tactics for accounting their losses as fully as possible and squeezing out the maximum benefits from their policies to cover not only their physical dwellings but other buildings on their properties, as well as the loss of possessions and use.

“Navigating the claims process) has been such a new experience for me,” said Anett Edington, an audience member who lost two homes when the Tubbs Fire swept through her 7-acre property west of Calistoga on the Sonoma County border. “The biggest learning curve is knowing which questions to ask.”

Despite the trauma and chaos that marked the fires’ aftermath for thousands of households, speakers urged those seeking repayment to make the process as businesslike and organized – and calm – as possible.

Policyholders were advised to:

- Keep a claim diary documenting their talks with insurance adjusters
- Explain to agents in writing what they need, when and why
- Ask for a complete copy of their insurance policy, then make a second copy to notate updates and fresh information

The mass of post-fire claims in Northern California had led insurers to lean heavily on out-of-state adjusters working under contract, who may not be aware of state protections for policyholders, according to Dan Wade, an attorney for the nonprofit.

Fire survivors should therefore remind adjusters of their state-guaranteed rights, he told the audience. Key protections include the right to see one's claim file, a requirement for insurers to disclose all benefits and limitations, and a demand that insurers respond to a customer's written communications within 15 days. State law also allows policyholders to use their payout to buy a home elsewhere rather than rebuild a burned home at the same location – a key consideration for those wishing to move to an area at lower risk from future wildfires.

Even when blessed with helpful insurance workers, survivors were urged to ready themselves to devote numerous hours documenting their losses, a process that Wade compared to “having a second full-time job” and that one homeowner described as a “spreadsheet hell” involving inventories running to 80 pages or more.

The forecast was mixed for Steve and Linda Yolo, who came to the Yountville open house while sorting through their plans to replace a house and in-law residence on Soda Canyon Road, which succumbed to the Atlas Fire. The couple's insurance company had already fronted 75 percent of the value of their belongings and the rent on a \$4,000-a-month townhome, but an outdated septic system has stalled the Yolos' from building a single, larger house on their land.

“It's gonna take a long time,” said Steve Yolo afterward. “If we rebuild, it'll be a couple of years before we can move in, so we're trying to figure things out.”

Despite the work left to come, workshops such as the one in Yountville – and even the chance simply to mingle with others dealing with their insurers – would make the couple’s road a little smoother, he added. “It’s easier, considerably, having other people who’ve gone through the same experience,” he said.

United Policyholders plans to organize another open house in the city of Napa, on a date and location to be announced.