

## [Amid Wildfire Destruction, Report Reveals Most US Homes Underinsured](#)

NBC San Diego

As catastrophic wildfires incinerate homes and prompt evacuations across Northern California, an unsettling report has revealed that a majority of American homes are underinsured.

According to data company CoreLogic, roughly 60 percent of homes are underinsured by an average of about 20 percent.

In San Diego, many homeowners found out the hard way they were underinsured after fires destroyed thousands of homes in the 2003 Cedar Fire.

“We were dramatically uninsured,” said Karen Reimus of Scripps Ranch.

The Reimus family had just moved into their home four months earlier and had a new policy.

“Being underinsured at a time when you’re already emotionally devastated, it’s such a huge worry,” said Reimus.

She is now a consumer advocate for the non-profit group United Policyholder. Reimus, who helped set up a disaster survivor support network in Scripps Ranch, created a “Roadmap to Recovery” program with United Policyholder.

You can find more helpful information on the United Policyholder website.

Reimus said there’s a good chance many homeowners are not aware they lack home insurance. She offered some immediate steps to take.

“Have a really clear open dialogue with whoever your broker, agent or carrier is and ask them to provide a detailed replacement cost estimate, given the specific upgrades and fixtures, etc. that you have in your own home,” said Reimus.

Kristin Francy with State Farm insurance reminded policyholders to insure their home for the cost of construction on a total rebuild and not just for the resale value of the home.

“Call a contractor. Look and see what real life total it will cost you to rebuild your home from scratch and go into it with the knowledge that you are pricing out of what’s industry standard now,” said Francy.