

## [Car flies into Placer County home, couple reportedly left in limbo with insurance](#)

CBS13 Sacramento

PLACER COUNTY – A Placer County couple found themselves living in a trailer on their property after a car flew into the second story of their home last weekend.

Turns out, that is not the only surprise they’re facing.

After a painstakingly long process to remove the driver and car, a GoFundMe details how the story has more twists and turns.

The couple’s insurance company allegedly said the pair did not have coverage for “an automobile landing in their home.” Instead, go after the driver’s car insurance.

“As we always tell people, insurance is a vehicle to get you back to where you were before a loss,” said Amy Bach, executive director of United Policyholders. “But it ain’t going to drive itself.”

So, who is on the hook?

Consumer advocates and insurance brokers say it is your insurance company’s responsibility to help you navigate a claims process.

Insurance experts claim a company can pay out a claim that someone else is responsible for damages, but that company is supposed to seek the responsible party out, not you.

If you are not sure what is covered or not, now is the time to talk to your insurance agent. Be sure to have a yearly check-in to see whether your policy is up-to-date or if there are any changes.

“But what really, really catches up to people a lot of times is they’re covered for something, but they

may not be covered to the limit that they think they're covered, and that's what the problems are," said Colby Bell, an insurance broker with KSJT Insurance.

The bottom line: do not accept a rejected claim without also doing research.

Some attorneys say an insurance company is obligated to pinpoint specific language that would exclude coverage from an incident if asked.

If your claim is denied or faces setbacks, you can file a complaint with the Department of Insurance.

According to the California Highway Patrol, it is not known yet whether alcohol or drugs played a role in the crash, but speed is a factor.