

## **Survivors Speak: Personal Property / Contents List for Insurance for Total Loss**

Part of the [“Survivors Speak” Tip Series](#)

As almost anyone who has been through a disaster and lost most or all of their contents in their house can attest, the concept of creating and monetarily valuing a contents list for everything you have lost is barbaric. Yet, if you are reading this, I know you are most likely facing this daunting task. My family (husband, son, myself) lost our home in the Tubbs Fire in Santa Rosa, California in 2017. My Mother lost our family home in the same horrific firestorm. In one night, this unrelenting blaze destroyed our two homes and most of our family’s keepsakes, mementos, and possessions.

My mother was 85 at the time of our fire. Luckily, she was staying with her sister in Humboldt County when “our” fire incinerated her home. That meant she lost absolutely everything except the small suitcase of items she had taken with her. When we began creating her contents list, we noticed that on the day following a session of remembering, writing and pricing she became physically ill and majorly depressed. The emotional toll of losing all her touchstones to a lifetime of memories and people manifested into significant physical symptoms. Following two of these dates, we actually took her to the emergency room with respiratory and cardiac symptoms. We also noticed that during our sessions, the need to look at the computer to price items and place them on the insurance forms (State Farm) made her dizzy, tired, and gave her headaches. (Even though I was doing the computer work, she needed to be present to dictate her missing items and look at comparable substitutes for valuation purposes.) Since she has glaucoma and other health issues, I called State Farm to ask for some kind of alternative way to complete this list for her.

Their first idea was to send an adjuster to do what I had been doing. After this adjuster spent two hours showing her bedroom sets online to try and “match” her antique, hand-carved bedroom set, she understandably gave up. How could she do this for 85 years worth of items in her house? I tried calling State Farm again and was told that she needed to complete the list and they had tried to help.

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Source:

<https://uphelp.org/claim-guidance-publications/survivors-speak-personal-property-contents-list-for-insurance-for-total-loss/>

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Completely frustrated, I filed a complaint with the California Department of Insurance.

Within a week of filing the complaint, I received a call from the California Department of Insurance. They told me that due to my mom's age and documented health issues, particularly her glaucoma, the insurance company would be held accountable to the American with Disabilities Act (ADA) and needed to be compliant by allowing her to complete the list in a way that did not require her to use the computer or exacerbate any health issues. They asked me to call State Farm and inform them of this, and if they did not comply, they would get involved and intercede on my mom's behalf.

I immediately called my mom's adjuster and then asked for their supervisor. Once I mentioned to the supervisor that the Department of Insurance wished me to remind them that State Farm needed to be ADA compliant, the attitude changed. Within two weeks my mother had a new adjuster. This adjuster came to our rental house and gently asked my mom if my mom would take her on a tour of her home by "walking through the front door of your home and telling me what you see." With much patience and caring, this adjuster sat with my mom for two hours as she narrated items in her house. My mom did not have to come up with values or any other time-delaying descriptions. The adjuster did not use the computer; she handwrote all the items and any specifics my mother told her. At the end of the two-hour session, the adjuster informed Mom that she (the adjuster) was going to complete the contents list and would call my mom with any questions. She also told my mother that she would max out her contents so that my mom would get every penny. True to her word, this occurred within the week. The adjuster returned to our rental with a printout of items and all specifics required by State Farm. She then produced the amount that showed my mom maxing out on her determination funds for personal property contents. My mom just had to sign this document and her contents list was complete.

A few additional notes:

- My mother was underinsured for contents. She had many antiques and unique items that do not get depreciated. Therefore, it was not necessary for the adjuster to even ask anything about small items such as clothing or kitchen items.
- My mother did have insurance riders on her policy for jewelry and silver, so those were immediately maxed out with the question, "Did you have the max amount?" My Mom simply answered "yes" with no specifics and was immediately awarded the max amount on each rider.

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I hope this story helps anyone out there dealing with the seemingly insurmountable task of this contents list. I had to complete one the painstaking way for our family, but I also maxed-out our contents by reading our policy and placing as much as I possibly could on the “Unique/one-of- a-kind items” category. I was very clear about items that appreciate, and found proof on the internet on eBay and such. I was careful not to use the word “collections,” as that could cause issues since we did not have additional riders. Additionally, I did my whole list on Excel, not on the State Farm forms. That way, I had complete control and access over the items listed and descriptions. Lastly, instead of going room by room I did big monetary items first and maxed-out before I had to address clothing and other miscellaneous, depreciable items.

(Thanks to Lisa Frazee, 2017 Tubbs Fire Survivor, for this Survivors Speak publication.)

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