Engaged Couple Learns Definition Of ‘Relative’ The Hard Way

CBS 5 San Francisco

SAN FRANCISCO CBS SF) — What is a relative? When it comes to insurance companies, the word can have different definitions.

With their wedding only months away, Scott Garvey and Katie Fredrickson already consider themselves a family.

“In the eyes of my parents, he’s already their son-in-law,” said Fredrickson.

So when the couple’s car was broken into and their computers, camera and clothing stolen, they assumed their possessions would be covered by his homeowner insurance policy.

After all, they live together and she is even covered under his healthinsurance defined as his domestic partner.

“His stuff is my stuff, my stuff is his stuff,” said Fredrickson.

But when Garvey filed the claim Capitol Insurance Group agreed to pay for his stuff, but not Fredrickson’s.

“It didn’t seem fair. We’ve lived together for a year,” said Garvey.

His policy states his relatives are covered. Unfortunately, property of a guest is not covered property when the theft occurs off the residence premises.

In the denial letter he received, the insurance company referred to Fredrickson as a guest in Garvey’s home.

Amy Bach of the consumer group United Policyholders says when there is no definition, the courts generally rule against the party that wrote the contract without a definition.

“If they have not defined a term in the policy, they don’t get to define it later, they had their chance,” said Bach.

Merriam Webster defines a relative as someone “connected by blood or affinity.” But Capitol Insurance Group disagrees, stating “relatives are commonly defined as those related by blood or through marriage.”

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Source: https://uphelp.org/engaged-couple-learns-definition-of-relative-the-hard-way/ Date: October 7, 2026

Though CIG didn’t cite a source, it did say the incident should serve as a reminder to notify your insurer of life changes like an engagement.

The couple has done just that with their new insurance company.

“I was hopeful that they would cover me because they would see I wasn’t a random person that he met last weekend,” laughed Fredrickson.

Garvey has filed a complaint with the state department of insurance, which is investigating the incident.

Same sex couples who are registered as domestic partners are considered relatives by the insurance industry, but California does not allow heterosexuals under the age of 62 to register as domestic partners.

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