

[Family: State Farm Forced Us Into Tent, Onto Food Stamps](http://www.thedenverchannel.com/news/31133484/detail.html)

<http://www.thedenverchannel.com/news/31133484/detail.html>

Members of a Boulder County family whose home was damaged by smoke during the Four Mile fire say they're now living in a tent because their insurance company stopped paying for repairs and stopped paying their temporary rent.

Linda Tarr and her husband David Doherty said they were home on Labor Day in 2010, when they noticed smoke rising above the canyon to the west.

"When it got to Monument Hill, it erupted into a firestorm," Tarr said. "It was huge."

The mountain residents told 7NEWS the fire burned 5 acres of their land and destroyed two outbuildings, but not their home.

Tarr said firefighters saved the house, but that thick, black smoke rendered it uninhabitable."

"There was soot in the walls," she said. "We had to remove the drywall and the insulation."

Tarr said she immediately filed a claim with State Farm Insurance.

"We never got the funds to start building our house until almost a year after the fire," she said.

Tarr added that the insurance company only paid for part of the repairs.

"It's ludicrous," Doherty said. "We paid our premiums faithfully for 26 years and we still are paying our premiums."

The couple told 7NEWS that they were living in a rental house the first few months after the fire.

"But six months ago, State Farm quit paying for the rental," Tarr said.

When asked why, Tarr replied, "Because we filed a complaint against them."

Tarr said they had no choice, because of a one year statute of limitations.

"If you want to file a complaint, you have one year from the date of loss," she said. "If you don't file then, you forever hold your peace."

Tarr said she filed a complaint because she had spent thousands of dollars on lawyers trying to get satisfaction out of State Farm in that first year.

"I paid State Farm to be my protector for 26 years," she said. "And when they didn't immediately take

care of me, it was a traumatic shock.”

Tarr said the fire destroyed their fledgling internet-based antiques business which was housed in one of their out buildings.

She said they haven’t been able to restart the business because they’ve spent all their spare cash on attorney’s fees.

“We’ve spent over \$65,000 so far on attorney’s fees and rent,” Tarr said. “We’ve applied for food stamps and have been approved for the Boulder Housing Stabilization Program.”

“State Farm has made us a burden for taxpayers,” she said.

State Farm spokeswoman Angela Thorpe told 7NEWS that the company asked for consent to talk about this case with reporters, but the customer’s attorney denied the request.

Speaking generally, Thorpe said, “We replace what’s insured. We are extremely proud of the service that we provide our customers. The vast majority of claims where people were left homeless from the Four Mile) fire are settled and the customers homes have been rebuilt or they have relocated.”

But Four Mile Fire Recovery Manager Garry Sanfaçon, who was hired by Boulder County to be a single point of contact for all survivors and to coordinate recovery efforts said, “It’s outrageous how Tharp and Doherty) have been treated. It doesn’t make sense that the insurance company is paying more to fight the claims) than it would cost to repair the home.”

Sanfaçon said Boulder County brought in the non-profit group United Policy Holders to help educate Four Mile residents about insurance matters.

“They told residents that people who have partial damage have much more of a challenge than people whose homes were completely destroyed,” Sanfaçon said.

When asked why, he replied, “If there’s partial damage, there can be more disputes over what needs to be replaced.”

Sanfaçon, who is running for Boulder County Commissioner, said, “I think it’s time for State Farm to stand up and do the right thing for this family.”

Thorpe said State Farm works very closely with customers.

“This is what we do day in and day out,” she said. “We replace what’s insured. It can’t be for any other reason or personal decision.”

One year after the Four Mile Fire, United Policyholders conducted a survey of fire victims which found many were severely underinsured.

United Policyholders Survey Results

64% of respondents reported being underinsured on their dwelling by an average of more than \$200,000

36% of respondents have not yet reached a settlement with their insurance company on the dwelling

portion of their claim

35% of respondents will run out of “Additional Living Expense” benefits before they rebuild/replace their home

57% of respondents reported being underinsured on their personal property by an average of more than \$130,000

43% of respondents do not believe a fair value was placed on their possessions

65 % of respondents reported they received lowball estimates from their insurance company