

Fire victims battle with insurance companies

<http://www.koaa.com/news/news-5-guardians-fire-victims-battle-with-insurance-com...>

Nine months after the Black Forest fire, property owners are still fighting with insurance companies to pay for damages.

To help fire victims file claims and handle disputes, United Policyholders hosted a “Roadmap to Recovery” meeting at Woodmen Valley Chapel in El Paso County Thursday evening.

The majority of people in attendance are dealing with claims that were either delayed, or denied.

Nancy Trospers nightmare didn't begin when she was forced to evacuate her Black Forest home, but after she returned.

“We lived in the house for about two and a half weeks before we got sick,” she said. “The respiratory problems and the fatigue and the headaches were problems.”

Her house looks normal on the outside. Inside, there are signs of repair work. It's what you don't see that she says is making her family sick.

“I had had the house tested with industrial hygienists who proved that there was still soot and char in the house after cleaning,” she said.

Her insurance company did pay for cleaning, but not without problems.

“With smoke and heat damage, it's particularly difficult to document the damage and to get everything restored to a condition that's safe,” Colorado Disaster and Recovery Coordinator Kerri Olivier said.

Trospers is happy her claims are moving along, but is not pleased with the back and forth hassle of filling out paperwork and the lag time it takes for claims to be approved.

She's not alone.

“Here we are over a year and a half later and we still have outstanding issues with our insurance company,” Waldo Canyon fire victims Renee and Mike Sidman said.

Like Nancy, their home suffered smoke damage.

“We've had claims denied and then granted,” Renee said. “We've also had had claims denied that they are now taking another look at.”

Olivier says many fire victims have never filed claims in the life, making theirs more prone to errors and delays. It's why United Policyholders hosts monthly meetings to offer resources and help victims deal



with claims adjusters and litigation.

The organization hosts its "Roadmap to Recovery meetings on the first Thursday of every month at the Woodmen Valley Chapel east campus.

For more information about the organization, visit <http://www.uphelp.org/> or email info@uphelp.org

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