

Fourmile Canyon Fire firefighter/victim hits roadblock to rebuilding

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BOULDER COUNTY – On Labor Day morning almost a year ago, Bruce Honeyman was simply reading the paper. About 10 that morning, Honeyman, the chief of the Sunshine Fire Protection District got a call for mutual aid.

“[I] came around the corner and saw that it was out of control,” Honeyman said.

Not even 15 years with the volunteer fire department could prepare him for what he saw.

“The fire was everywhere,” he said. “It was one of those fires, you just have to get out of the way. It was the worst possible set of conditions. A Red Flag Warning day at an area we had feared would catch fire, bottom of a steep gully, narrow canyon, highly erratic winds, was prescription for what happened, which was the worst fire in Colorado history.”

According to the Boulder County Assessor’s office, the Fourmile Canyon Fire destroyed 155 homes, including Honeyman’s.

“When I left the house to grab my fire gear, it never occurred to me it would be the last time I’d see my house,” he said.

Several tough days turned into excruciating months, something else Honeyman simply could not foresee.

“Of all the psychological and emotional trauma that we experienced in the fire, dealing with the insurance companies has been as bad or worse than the fact of losing your house,” he said.

Almost a year later, the county has issued 44 new home permits, meaning more than 100 other homeowners who lost their homes are either choosing not to come back or haven’t resolved their insurance issues.

“The expectation among almost everyone is the insurance companies would quickly [and] aggressively act to comfort and make them whole again,” Honeyman said, as he stood on the slab where his home used to be. “That’s what people want, that’s what they pay insurance for. And that is exactly what does not happen. It’s a long arduous, antagonistic battle to try to get any sort of semblance of wholeness.”

Honeyman says he thought he was fully insured. It turns out that he and 61 percent of people surveyed

by a nonprofit called United Policyholders were underinsured.

"The top insurance obstacle here, as well as in the other communities I've worked in, is definitely underinsurance," Karen Reimus, a volunteer with the group and a fire survivor herself, said.

Reimus has been flying in from California since the fire, trying to help the Boulder homeowners navigate the insurance process.

"These are people who purchased policies like extended replacement benefit policy, people who thought they had full replacement, or full-plus replacement, and that was their understanding, and reasonably so," she said. "When you have to fight for policy benefits that you pay for and to collect them, it just didn't seem right."

9NEWS asked the Director of the Rocky Mountain Insurance Information Association Carole Walker to weigh in.

'Am I underinsured?' That's really a grey area that may be a feeling," Walker said. "Your insurance agent can't guarantee you that you have insurance. They can try to work with you, make sure you update those coverage on an annual basis, but at the same time, it's your responsibility as a homeowner, under that legal contract, it's a two-party contract that you have said, 'OK, I'm comfortable with this amount of insurance to repair and rebuild my home, replace all my personal stuff.' All your insurance agent can really do is advise you."

Walker says insurance companies received more than 1,000 different claims after the Fourmile Canyon Fire.

"Many people from the Fourmile Canyon Fire have already received checks from their insurance company and moved on," Walker said. "What we have now is, we're approaching a year anniversary in September, the total loss homes, people who are still settling to repair and rebuild their homes."

United Policyholders also found residents had problems with what is called low-balling: When insurance companies offer to replace or repair their home for less than the actual cost.

Customers complained about the personal inventory requirements, where the insurer asks for a list of everything you owned.

The Division of Insurance of the Colorado Department of Regulatory agencies tells 9NEWS it received 13 complaints from Fourmile Canyon Fire victims. Nine dealt with underinsurance, inventory requirements and the perceived delays in handling claims.

The division found no violations of Colorado insurance law.

Of the 11 complaints it has resolved, the state says it was able to provide positive resolution to two consumers. One got two extra months of living expenses. The second customer received additional \$1,061,270 after the state intervened.

After 11 months of haggling, Honeyman is close to rebuilding his home. Because it's not a done deal, he's asked us not to reveal the name of his insurance company.

"We didn't sleep for months," Honeyman said. "Not knowing if we would be able to rebuild our house. This is paying premiums after 17 years, expecting that insurance companies would come and help. It's a travesty."

Honeyman's goal now was his goal then: to protect his family and his neighbors.

"You have to be tough, businesslike and relentless," he said. "That is unfortunately the sad tale to take from all this. Insurance companies, not all, but most, have it in their interest to make it a long painful process because they don't care."

Reimus says it could take from 18 months to three years to rebuild after a total loss.

Reimus suggests get in writing from your insurance company that you are fully covered. If the company says no, consider shopping around. To make sure you're insured for the amount of money it will take to rebuild your home, take the number listed for your structural coverage and divide that number by the square footage of your home. That will give you a rough estimate what you've been insured for per square foot.

Call a local contractor or a builder, Reimus said, get a quote from them on how much it would actually cost to rebuild your home. If the number you're insured for and the quote you get don't match, it may be time for adjustments.

Walker suggests doing an inventory of your belongings and keeping that on file. Visit <http://www.rmiia.com> for information on how to inventory your belongings.

For more information from United Policyholders, visit <http://www.uphelp.org>.