

[How Much Insurance Do You Need To Rebuild?](#)

KPBS

Transcript:

This is KPBS Midday Edition . I'm Maureen Cavanaugh. people returning to their neighborhoods to see what is left after the firestorm. Are reminders of what people experience 10 years ago. The fires that tore through San Diego county destroyed an estimated 1700 homes. Living with wildfires Alison St John visited two couples who lost everything when their homes burned to the ground. She asked how the experience change them.Its changed my life. Things are not important — material things.He was at home on the Indian reservation when the fire came blazing down the ridge behind his home.I don't take life for granted. We could've been easily burned.It reach their house.When I left it look like hell and everything was on fire. The live there nine years and when they return their home was gone.There was nothing here just ashes. Everything was burned.Everything gone.They searched through the debris.Ivan went to look through my filing cabinet. All my papers were black.If anything should happen, get your pictures and your papers.Tribal insurance rebuilt their home but the only mementos of their life before the fire is a large framed photo saved because they've given this copy to their parents. Back in town another couple live in a subdivision in Rancho Bernardo but they lost her home in the witch Creek fire. The first thing you see of the new home is a picture frame full of photographs.These were all that I could salvage. They ended up stuck together but you can see where they were singed. I lost my baby albums.When they were awoken by a reverse 911 call and evacuated, they expected to be home in a few hours.We were in separate vehicles.They drove to a friend's home.All I remember is Mary screaming at the top of her lungs.He heard the scream because I knew it was our house. The kids came running from downstairs and at that moment we cried as a family and that was it.She walked upstairs and called her insurance company. Then she says rebuilding their life became a full-time job.Inventory of everything you have from your shoelaces to your car.The biggest question was why did they find they were underinsured.They had to fight the insurance company. An experience that Mary says was empowering.The biggest thing we learned is being your own advocate. I had to be building construction manager and every gadget and everything that had to be replaced and doing the property list and negotiating and talking. That became my life for two years.They both rebuilt but it took years to create a new home and they say life will never

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feel the same as it did before the fires. Sometime when the weather is very windy, will get very nervous. Many San Diegans who lost their homes in the 2007 wildfires experienced the same kind of rude awakening about their insurance. The 75% of those without they had plenty of insurance to rebuild after disaster found out that they were underinsured. Many who lost their homes Wanda dying houses lower in value than the houses I got destroyed. Joining me is Amy Bach, executive director, United Policyholders . Welcome to the program. Thank you so much for having me.

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