

[I Wish It Would've Burned': Navigating Insurance When Your Home Survives a Wildfire](#)

KQED

After Misty Attaway and her family were forced to flee from the Camp Fire on the morning of Nov. 8, she heard some shocking news: Her home in Paradise, unlike much of the rest of the town, had survived.

"I thought, 'Oh my gosh, I'm the lucky one,' " Attaway said.

In many ways, she was. The Camp Fire was the deadliest and most destructive California wildfire in recorded state history. It spared few structures as it tore through the Sierra Nevada foothills in Butte County, wiping out nearly 14,000 residences. The fact that Attaway's home was still standing was an anomaly.

But six months later, Attaway — who grew up in Paradise and has lived there for decades — thinks differently.

"I wish it would've burned," she said. "And I hate to say that, but the nightmare and the stress and the agony that my insurance has caused me these last six months, I'm reliving the trauma every day."

The home next to Attaway's did burn, and the adjacent flames, she said, caused "terrible" damage to her home, outside and in, making it uninhabitable.

"I have smoke and ash all the way through my home, broken glass everywhere and my utilities burned," she said. "My windows were blown out, and I was looted, so my doors are broken."

On top of the physical damage, there's also the smell — a rotting refrigerator compounded with lingering smoke — that's ruined the clothing Attaway and her family left behind when they fled from the fire.

When she reached out to her insurance provider — Los Angeles-based Mercury Insurance — for help, Attaway said, she got almost nothing: "Without power, [without] water, my insurance company told me to live there with an outhouse and a generator with my children."

The insurance company responded after this story was initially published and disputed Attaway's characterization of their responsiveness.

Mercury, Attaway said, did give her a \$10,000 check right after the fire as a portion of the Additional Living Expenses (ALE) coverage of her homeowners policy, but she said the company told her not to cash the check because her structure was still standing.

"I did not cash that check because I was told not to," she said. Months later, Attaway said, the insurance company told her she could use it to cover other costs, and she did.

A spokesperson for Mercury Insurance said the company often issues handwritten checks in the immediate aftermath of events like wildfires. "Because they are handwritten checks for large amounts, we suggest our policyholders cash them the next day so we can let the bank know that we've written the checks," Mercury spokesperson Kyle Reuter said.

The insurance company, Attaway said, did offer to clean her family's clothing, but the process took months. When the company returned the items, she said, a nauseating chemical smell and lingering smoke made them unusable.

Then, in December, a major storm system dropped heavy rain on Paradise, and Attaway's ceiling collapsed. She said she immediately contacted a roofer, who said the collapse was caused by significant damages from the heat of the fire.

Attaway then contacted Mercury Insurance again, who sent out a field adjuster. But Mercury's adjuster, Attaway said, found that the "roof was in no way caused by the fire, but was caused because I did not take care of my home."

Mercury said the adjuster found a leak in the roof caused by pine needle build up in the gutters that caused water to back up and seep into the house. That damage is not covered "because general upkeep of the property is the responsibility of the homeowner," according to the insurer.

After fighting with Mercury, Attaway said the insurer approved a six month lease on an apartment in nearby Chico beginning on December 22nd, as a part of her ALE coverage.

"I shouldn't have to fight for that," Attaway said, adding that the ALE coverage will only run through June, when they estimate repairs on her home will be complete.

For its part, Mercury says it gave approval for the lease earlier, on December 6th, but that Attaway asked for the lease to begin on the 22nd.

"Mercury has responded quickly to all of Ms. Attaway's inquiries and claims, despite extremely heavy claims volume," Mercury spokesperson Kyle Reuter said. "We believe we have gone above and beyond what most people would consider reasonable, because we understand how traumatic this event has been for those impacted by it and we take our responsibility to our customers very seriously."

According to consumer advocates, Attaway's insurance "nightmare" is not unusual.

“Unfortunately, people in her situation have sometimes an even harder challenge getting a fair payout from their insurance than someone whose home has been completely destroyed,” said Amy Bach, executive director of United Policyholders, which helps people navigate insurance claims.

With record damages from increasingly destructive wildfires, insurance claims have reached record highs in recent years, Bach said. For the Camp Fire alone, claims total more than \$8 billion, making insured losses from the blaze the most of any wildfire in the state.

All of those losses have put a strain on insurance companies. “We’ve got an industry that is very worried about what lies ahead for their profitability in the California home insurance market,” Bach said.

Still, Bach said, experiences like Attaway’s should not be the norm.

“It shouldn’t be that way for anyone,” she said. “People invest in insurance so that when something bad happens, they won’t have to worry.”

But for Attaway, insurance has been the source of her worry. She wants to move back to her home, but it’s virtually uninhabitable. Her ALE coverage that pays for her apartment in Chico will be cut off next month. She’s currently working two jobs to cover expenses, but she doesn’t think it’s sustainable.

“I can’t afford to pay for my home and an apartment,” she said. “Our lives have been completely turned into confetti, and we’re just trying to pick up the pieces and put them back together. I don’t even know where to begin.”