

Insurance Commissioner: Time to prepare for wildfires

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With the advent of fire season, California Insurance Commissioner Dave Jones visited Rancho Bernardo Thursday to remind locals that they should prepare a home inventory list now.

The list, along with doing an annual update of property insurance policies to reflect current rebuilding prices and home improvements, were among tips Jones gave during a press conference at the Rancho Bernardo home of Robin Kaufman.

Her house on Duenda Road in the Westwood neighborhood was one of 365 destroyed throughout Rancho Bernardo in the 2007 Witch Creek fire.

Kaufman said she learned the hard way that knowing what important papers, photos, clothing and irreplaceable items to take during an evacuation is not enough.

"You need to practice packing)," she said, recounting how she had to unload and leave behind many mementoes from her vehicle once she realized her five dogs and their items could not also fit inside.

Jones said since two large-scale wildfires happened in San Diego County four years apart (2003 and 2007), and this October will be the fourth anniversary of the most recent, officials "are concerned about another dangerous season. It is important to take all steps necessary to defend your property)."

Creating a defensible space of at least 100 feet was among tips presented by Assistant Fire Chief Jeffrey Carle from San Diego Fire-Rescue.

"Give us a running chance to stop a fire," Carle said, mentioning many residents need to thin and clear vegetation and remove or relocate flammable items, such as patio chair cushions when high winds are present.

But even the most prepared, fire-resistant home can still be lost to flames, which is why those present repeatedly emphasized the need to carefully document everything in order to obtain the maximum insurance settlement.

"It is essential to create a list or better yet videotape the features of your home and keep these records) in a safe place apart from your home," Jones said. "This way you are prepared in the event of a disaster."

Kaufman said what helped her when filing a claim was a video of her recently remodeled home that she sent to show a friend. After the wildfire, her friend returned the video so Kaufman could prove to her insurance company that home upgrades and items really existed.

“It is very important to have a pictorial inventory,” Kaufman said. “That saved me when dealing with my insurance company.”

To help jump-start the process, Jones said residents can obtain a home inventory guide from the California Department of Insurance. Its pages let people list room by room what is there, including space for photographs, year purchased and price.

Kaye Coates, United Policyholders’ outreach coordinator for Southern California, said her group has created a flash drive that similarly walks people through the inventory and documentation process. While some may think it unnecessary to list every item, such as kitchen knives, Kaufman said it can make a huge financial difference if that knife was a \$30 variety or one purchased for \$300. The same can be said for upgrades such as crown molding, fancy doorknobs or solid wood doors, she said.

Jones said it became clear after recent disasters that insurance companies often tell people they have adequate insurance when they do not. Therefore, homeowners need to read their policy carefully to make sure if they have full replacement coverage or something else.

New regulations are forcing insurance companies to issue policies with accurate replacement values, something many have contested, Jones said.

Kaufman said many of her neighbors were underinsured even though they contacted their insurance companies annually and were told by agents they had adequate coverage.

For free guidance on adequate insurance, home inventory, preparedness kit and action plan, contact the California Department of Insurance at 800-927-HELP 4357) or www.insurance.ca.gov.

A limited number of free home inventory flash drives are available from United Policyholders at www.uphelp.org or 415-393-9990. The group also has disaster preparedness and recovery brochures.