

Insurance expert offers tips to Butte Fire survivors

Calaveras Enterprise

Property owners should keep daily journals

Property owners who lost homes in the Butte Fire should keep their own records and not rely solely on insurance company claim adjusters to determine the value of their losses, an expert on the industry said Wednesday in Mountain Ranch.

Amy Bach, an attorney who is executive director of United Policyholders, offered that advice during a public meeting at the Mountain Ranch Community Club.

"Taking an inventory of losses is the first step toward assessing the full impact of loss and obtaining expert advice and estimates of replacement costs," Bach said. "Look for second opinions or replacement cost information from experts such as building contractors."

Bach said homeowners recovering from the fire should do three things: keep a daily recovery journal, write an inventory of everything lost in the fire and obtain copies of homeowner's policies, including the declarations page, endorsements and riders.

United Policyholders is a nonprofit group that advocates for insurance consumers. It was founded after the Oakland Hills Fire in 1991. The organization's funding comes solely from grants and donations, Bach said. "The group receives no funding from insurance companies. The group does not solicit donations from disaster survivors."

Much of Bach's advice revolved around necessary paperwork.

"The recovery journal is critically helpful to anyone who has had an overwhelming loss," Bach said. "It is disorienting to be in this kind of situation and it is often difficult to remember everything you do and hear. Also keep a bag or accordion file where all papers related to your claim can be kept. The paper trail will help you remember but also hold people accountable for things you have been told."

Bach also recommended that policy holders ask their insurance companies for their additional living expense benefit. This is a cash benefit intended to cover daily expenses while beneficiaries are waiting for their claims to be processed.

"Everyone should register with the Federal Emergency Management Agency) at the disaster recovery center. Get that FEMA number; there may be assistance you would qualify for, even if you have insurance," Bach said.

Bach recommended adopting a demeanor of what she called "polite assertiveness" to hold insurance companies accountable for their promises.

Jim Pesout, president of the Mountain Ranch Community Club, organized Wednesday's meeting and is also among those who lost homes in the fire.

So far, he said, he's heard positive things about insurance company representatives assisting Butte Fire victims.

"My own insurance company, Safeco, has been timely, knowledgeable, forthcoming, and cooperative," Pesout said.

Pesout offered two tips: to homeowners, "First, ask your insurance agent directly, 'What questions have I not asked?' and second, read the certified copy of your homeowner's insurance policy."

Pesout announced several upcoming meetings to be held at the Mountain Ranch Community Club. Many of them aim to lift the spirits of this struggling community.

Sessions from 4 to 6 p.m. Oct. 19 and 20 will help individuals who are "struggling with mental distress and depression," Pesout said.

Community Club will host an afternoon of comedy movies from noon to 10 p.m. Oct. 24. The monthly Community Club potluck will be at 6 p.m. Nov. 6.

Bach said it can be more difficult to resolve claims in which a home is damaged by not destroyed. "What is needed to repair or replace damaged areas can create conflict regarding what level of repair is needed. Have the air quality in your home tested if you can afford to. The smell of smoke has to be completely removed. Residual smoke can be a serious issue for the elderly and asthmatics."

The California Department of Insurance toll-free help line is 800) 927-4357. The line can be used to file complaints and to check the licenses of claims adjustors or others who offer assistance.