Insurance nightmare continues for Mountain Shadows family

KRDO News Channel 13

Three years after the Waldo Canyon Fire, many homeowners still struggle with their insurance claims.

Paul and Jennifer Macomber have been at odds with their insurance company, American Family Insurance, since the fire started in June 2012. Their home in Mountain Shadows wasn't a total loss, but the Macombers say it was damaged by smoke and heat. American Family Insurance denies their claiming, saying the family can't prove the damages were from the wildfire.
"There's burn marks on the roof, the windows are warped, siding is damaged," said Paul Macomber.
The Macombers say their windows have been a major problem because they no longer seal properly.
"You can actually see daylight in between the window and the wall," Jennifer Macomber said.
The couple says that precipitation and debris constantly leak inside their home and it's impossible to keep the house warm in the winter.
"We are so grateful that everything is still here, but on the other hand it's also frustrating to three years later to still be sitting in the same exact position we were and nothing has changed. It's only gotten worse," said Jennifer Macomber. "It's takes its toll on us."
Kerri Olivier, the Colorado disaster recovery coordinator with United Policyholders, a non-profit organization dedicated to helping the insured, says the Macombers are not alone.
"We still have so many homeowners from Waldo here after the three-year anniversary that are far from done," Olivier said.
According to the Rocky Mountain Insurance Information Association, the Waldo Canyon Fire is the state's most expensive wildfire, with insured losses totaling $453.7 million from 6,648 claims. Neary 350 homes were destroyed and many more were damaged. A representative at RMIIA told KRDO NewsChannel 13 that 99-percent of the claims are now settled.
Olivier said the numbers are misleading because insurance companies often consider a claim settled even if the homeowner isn't satisfied with the payout.
"The insurers will often close the claim before the policyholder or homeowner is ready," Olivier said.

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A survey conducted by United Policyholders one year after the Waldo Canyon Fire showed 57-percent of respondents were not satisfied with the settlement from their insurance company.

“Clearly you have to push and be the squeaky wheel in order to get your claim settled quickly and fairly,” Olivier said. “If they’re not willing to cover something that you really believe and know was damaged by the fire, then do what you need to do to continue to push and document the damage and advocate for yourself.”

Olivier said it’s a good idea to document and photograph everything in your home, including your belongings, in case something happens to your home.

“Anything you have that can demonstrate the before and after is going to be helpful to you,” Olivier said.

Though it’s frustrating, the Macombers say they’re not giving up. They’ve filed a lawsuit against American Family Insurance for a breach of contract. A representative at American Family Insurance told KRDO NewsChannel 13 that it could not comment on the situation because it’s in litigation.

For more information on United Policyholders, click here.

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