

Insurance Tips Post-1/9 Debris Flow Montecito Residents Gather for Practical Advice

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Sixty Montecito property owners who suffered losses during the Thomas Fire and 1/9 Debris Flow got practical advice from United Policyholders, a San Francisco-based nonprofit firm whose motto is “Empowering the Insured.” “You’re not the first community to have to go through something like this,” Executive Director Amy Bach told the audience at Montecito Union School on Tuesday. “I can assure you that there is an end to the road.” By a show of hands, the audience members indicated whether they were underinsured, facing major repairs, planning to rebuild, or hoping to use their insurance settlement to buy other properties. Bach advised them all to demand certified copies of their insurance policies — that is, copies with the signature of an officer of the company on the front page. They should keep a “claim diary,” noting whom they talked to, she said; and their requests to company representatives should be concise and in writing to keep a clean paper trail. “Try to keep the emotion out,” Bach added. “Politely remind them of your situation.”

Bach urged Montecitans to treat their insurance claims as a business negotiation: “There’s a lot more wiggle room than you think, but you have to document what your losses are.” And if an insurer unreasonably tries to deny a payment, ask: “Can you show me where it says that in my policy?” Bach advised. In Sonoma County, where 5,000 homes were destroyed by wildfire last October, survivors with the same insurers have formed online groups to compare notes, Bach said. Noting that many Montecitans did not have flood insurance on January 9, she said, “We were very concerned for your community. If you can find it and can afford it, you should buy it, just to be on the safe side for the future.”