

[Insurance Whirlwind: From Naperville to Willow Springs, Homeowners Fight for Repairs A Year After Tornado](#)

Nearly a year after a tornado ripped through Chicago suburbs, some homeowners tell NBC 5 they're still in the eye of a storm with their insurance carriers over repairs.

It has been a turbulent year for the residents of Chicago's southwestern suburbs, as some homeowners from Naperville to Willow Springs are still repairing their lives nearly a year after an EF-3 tornado tore through the area.

The disastrous tornado damaged hundreds of homes and downed thousands of trees on June 20, 2021, the National Weather Service found, leaving a mess behind.

In its aftermath, there were stories of neighbors helping neighbors, coming to aid in the process of rebuilding.

What came next though, for some, was an even stronger whirlwind to face: A fight with their insurance carrier over what would be covered, and what they would have to pay for out of pocket.

That struggle has dragged on for months, many homeowners told NBC 5 Responds, leaving them feeling as battered and bruised as their homes after the storm.

Many homeowners, though, have faced the resistance head-on and joined forces, helping inform each other with every individual insurance skirmish.

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Source:

<https://uphelp.org/insurance-whirlwind-from-naperville-to-willow-springs-homeowners-fight-for-repairs-a-year-after-tornado/>

Date: November 23, 2024

As neighbors shared their experiences, and anecdotes were rippling through these communities, Mayor Gina Cunningham of Woodridge turned to NBC 5 Responds in March when she said she wasn't sure what to do.

"After hearing and working with so many neighbors impacted and struggling to get work started or completed properly, it was important for us to try and help," Cunningham said.

NBC 5 sent out an informal survey to homeowners across this region to find out what problems exist, and heard back from dozens of homeowners who said they are still battling with their insurance carrier over repairs.

Consumer advocates believe the future will show these types of situations, born out of natural disasters, are no longer rare occurrences. Rather, they are slowly becoming the norm.

"Let's just name the elephant in the room: Climate change is obviously driving a lot more disasters," said Valerie Brown, Executive Director of the nonprofit United Policyholders.

"A lot more people are being impacted by disasters," Brown said, "And that's opened up a Pandora's box of experiences that only a percentage of people have had in the past."

Rebuilding Homes Near Bruce Lake Park

It all traces back Father's Day night 2021, just before midnight.

Neighbors along Bruce Lake Park in Downers Grove said as the winds picked up and rain fell hard, they turned to their phones for the latest forecast.

"I was watching Brant Miller with the weather when the sirens went off," Sandra Wilhoit said, adding that she was home alone at the time with her husband out of town.

"Not even a minute later, that's when the tornado hit," Joe Cervantes said, who lives across from Sandra's home along Bruce Lake.

Joe was home with his wife and three daughters when the tornado came through.

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Joe's neighbor Alana Radwan also recalls the night, rushing to her basement with her dog.

"I heard significant noises, glass breaking," Alana said.

As she walked up the stairs from her basement, Alana said she could hear someone pounding on her front door. It was Joe: a good neighbor looking out for her.

Sandra too said within an hour of the storm's passing, more than a hundred volunteers in her neighborhood came to her aid: gestures she will never forget.

The memories of Father's Day night 2021 still haunt the neighborhood, but Alana, Sandra and Joe all said they felt grateful they were okay and reassured that their homeowner's insurance through State Farm would make things right.

"I didn't think anything of it," Joe said when he finally went to sleep that night. "I thought it would just be taken care of so I didn't stress about it. No one was physically hurt. Everything can be repaired."

Sandra, Alana and Joe said they all pay their monthly or yearly premiums on time, for full coverage.

But nearly a year after the tornado, while other homes on their street now look back to normal, some of their repairs are still in the works.

The homeowners blame that on their insurance carrier: State Farm.

"My battle continues to be the roof," Sandra said.

"They [State Farm] look at it from a standpoint of 'Well, we'll give you \$68 to fix your front door,'" Alana Radwan explains, "I can't even get someone in my house to look at it for \$68."

Among their complaints: Lowball estimates on materials. Claims denied, blamed on a lack of maintenance on their part, rather than a storm, the homeowners told NBC 5.

Alana and Joe said State Farm went so far as to say their homes were not in the path of the 2021

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tornado.

“They said, ‘Oh, the wind wasn’t above a certain level, so we’re not covering any of this,’” Joe Cervantes said.

Data from the National Oceanic and Atmospheric Administration (NOAA) show all three homes were within the tornado’s damage path.

But Alana feels that argument is beside the point.

“It’s a delay process,” Alana said. “They figure that eventually you’ll give in and you’ll just do the repairs yourself because they need to be done.”

Surveying Homeowners

Other homeowners have also raised complaints.

NBC 5 shared an informal survey with homeowners impacted by the 2021 tornado. The homeowners who received the survey had previously been in contact with city officials in the area, as well as nonprofits focused on recovery efforts.

28 homeowners completed the survey from April 1 to May 18, indicating a range of complaints over insurance claims still processing nearly a year later.

Half of those who responded shared complaints involving State Farm.

Among those surveyed, homeowners expressed a “highly stressful situation” and difficult process for proving the damages incurred should be covered, or were tied to the tornado.

“[State Farm] is denying many of the claims, saying we can’t prove the damage was due to the tornado and not from wear over time,” one homeowner in Naperville wrote.

Another homeowner in Naperville said, “State Farm’s repair cost database is grossly out-of-date. Not reflecting the current market environment.”

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“The public should know what hardship State Farm is causing,” a homeowner told NBC 5, living out of unincorporated DuPage County, between Darien and Woodridge.

Some homeowners have also turned to state regulators with their concerns.

Records obtained by NBC 5 show ten complaints were filed with the Illinois Department of Insurance over State Farm’s handling of 2021 tornado-related claims.

Only two complaints resulted in settlements, while a spokesperson for the DOI confirmed the others dealt with matters outside of the agency’s authority.

In response to the survey results and Department of Insurance complaints, a spokesperson for State Farm pointed out that it’s the largest “homeowners insurer in Illinois.”

State Farm said it “responded to more than 4,200 claims” tied to last year’s tornado, and so far, the insurer has paid out \$49 million for customers’ claims in the region.

The insurer would not discuss details surrounding the specific cases NBC 5 asked about, but said that it has remained in regular communication with the customers.

“Claims with structural damage may include consultation with engineers and experts to help determine the full scope of the damage and help define appropriate repairs,” a spokesperson said.

“When new information is shared with us, even after we have made payment, we evaluate the new information,” State Farm said. “If there is a significant gap between when the claim occurred and when the new information is shared with us, it can extend the claim handling process.”

Back near Bruce Lake, Sandra and Keith Wilhoit said after NBC 5 contacted State Farm, the insurer said it was sending out an engineer to re-evaluate the damage, including the couple’s roof.

Alana and Joe told NBC 5 they have not heard from State Farm for some time now.

For homeowners impacted by a tornado, there are resources available to help.

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United Policyholders is a national nonprofit advocating for consumers of all types of insurance. The organization has a list of resources for victims of tornadoes and other natural disasters.

These neighbors hope their stories can help others, as storm season is upon us.

“It’s just incredibly devastating,” Sandra said. “To think that as a consumer, you’ve bought, I’ll call it a good product, to protect yourself. And then when you need the protection, you find out it’s not there.”

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