

Meetings educate public on insurance, resources after floods

The Pajaronian

When filing an insurance claim for damage incurred during the recent storms, property owners are advised never to use the word “flood.”

Insurance companies—driven by profit and therefore disinclined to part with their money—typically categorically deny claims for flood damage. That was among the advice dispensed at a public session in Watsonville Thursday afternoon sponsored by Community Bridges.

Amy Bach of United Policyholders—an advocacy group for the public—says that instead, storm victims should adjust their language to a cause that is covered by insurance. This can include describing a hole caused by a branch torn loose by heavy wind that let in water. Or say that wind-driven rain made entry into one’s house.

The session was one of two public meetings the organization held on Thursday. An additional one will be today at the Mountain Community Resource Center in Felton at 4pm at 6134 Highway 9.

The meetings were a way to tell the public that there are many resources available Countywide, and that knowing how to speak to insurance companies is crucial to recovery, says Community Bridges spokesman Tony Nuñez.

This begins with reading and understanding one’s policy before calling their insurance company, and being polite but firm with agents and adjusters.

Renters and property owners who suffered damage during the recent storms and flooding—or who find themselves in such a situation in the future—should take photos and video of the damage, Bach said.



If a claim is denied, policyholders can turn to a private adjuster or find information at [fema.gov/flood-insurance](https://www.fema.gov/flood-insurance).

“It’s always good to get your own opinion before you give up or decide what to do,” Bach says.

Also at the informational session was La Manzana Community Resources—a program of Community Bridges—which is offering help with filing claims and case management as well as cleaning supplies for people whose residences were damaged.

To see or hear video and audio recordings of the meetings, visit communitybridges.org/events.

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