

[Minneapolis Couple Has Insurance Warning For Homeowners](#)

WCCO (CBS Local)

A Twin Cities couple calls their experience with an insurance company a lesson that all homeowners should learn.

David Hettlinger and his wife are still trying to recover from a storm two summers ago.

Wind damaged the roof of their home in southeast Minneapolis, but when they went to replace it, they weren't expecting their insurance company's response.

When the Hettlingers moved into their home two years ago, they didn't have to make many urgent repairs.

"My wife and I fell in love with it at first sight," Hettlinger said. "The biggest thing we had to do was the gutters, and we could live with that."

But a year later, lasting effects from a heavy rain storm seeped into their closet and through their staircase.

A home inspector signed off on the roof when the Hettlingers first moved in. After the damage, two different contractors told them they needed a new one.

"At that point, we called the insurance company and thought we were going to get some help from them," Hettlinger said.

That insurance company, Safeco, wouldn't cover the price of a new roof.

In a letter of partial denial, a representative from Safeco wrote: "Previous repairs performed on the roof were not made correctly," and, "Per policy, Safeco doesn't allow coverage for improper workmanship."

The company would pay \$1,300 for the repair of wind-lifted shingles, interior repairs from rain and fence damage — not the \$6,500 it cost to replace the roof.

Amy Bach is the executive director of United Policyholders, a nonprofit in California which fights for the rights of the insured.

"An accident, an event, damage, coverage, payment — that's how it's supposed to work," Bach said. She tells clients if an insurance company denies coverage, they should always fight back. And just

because the company has a reason, it doesn't mean they're right.

"If an insurance company chooses not to inspect a property and they take that person's premium checks, they cash them and they lead the person to believe that they're protected — then they have to be on the hook if something happens," Bach said.

A spokesperson for Safeco told WCCO home inspections have nothing to do with home insurance policies. They say that's paperwork more for the mortgage company.

Safeco told us it doesn't usually do inspections of its own.

While privacy laws kept the company from saying much more about the Hettlingers' roof, Safeco is now contacting the couple to reach a resolution.

"This roof we have now is brand new as of November," Hettlinger said.

The couple paid for the new roof out of pocket before things got worse. They also insured their home with a new company, paying close attention to their new policy.

Bach also told WCCO consumers can ask their insurance companies to visit and inspect their home for themselves. That way, everyone is on the same page.

The Hettlingers did file complaints with the attorney general's office and the Minnesota Department of Commerce.

Those offices listed Safeco's response as "satisfactory."