

## [Napa homeowner awarded \\$4.35 million after losing home in 2017 fire](#)

Insurance News Net

A Napa County jury Monday returned a \$4.35 million verdict against a State Farm Insurance Company agent, agreeing that the agent was negligent when she failed to increase the coverage for a Silverado homeowner before the October 2017 wildfires.

The homeowners, Jack and Gayle Daniels lost their “dream home” at 114 Westgate Drive in the Oct. 8 and 9, 2017 fire.

Nine days before the fire, on Sept 29, 2017, they called their St. Helena State Farm agent, Alyssa Samrick, to update her on the final costs of the remodel, with their understanding that their insurance coverage would be increased.

However, the policy was not increased before the fire, leaving the couple “grossly underinsured,” said the complaint.

In October 2018, the Daniels’ filed a complaint against Samrick and State Farm, claiming negligence and breach of duty.

Almost exactly five years later, a jury reached its decision. Their State Farm agent Samrick was negligent.

“It’s an important decision,” said Kevin Pollack, attorney for the Jack and Gayle Daniels. “Insurance companies can’t treat customers this way. They market themselves as being there to protect their customers. That’s not what happened here.”

Underinsurance became a critical issue after the 2017 fires.



According to one survey by the nonprofit United Policyholders, 64% of respondents reported they did not have enough insurance to cover the cost of repairing, replacing or rebuilding their home after the 2017 wildfires.