

## [Napa, Sonoma 'insurance villages' help with fire claims](#)

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For those evacuated during the wildfires, as well as others who discovered that homes and vehicles were destroyed, their first thought after ensuring the safety of family members was how to pay for lodging and out of pocket expenses in the wake of this disaster.

Responding to this urgent need, insurance carriers have accelerated advance payments to their clients to cover expenses during the weeks following evacuations and have already cut checks or wired funds directly to member's bank accounts. Additional amounts are also available to pay living expenses for up to a year or more while assessments and adjustments are being made of covered home and auto losses. To provide on-site support, "insurance villages" have been established in the parking lots at major shelter sites where mobile vans, tent pavilions and teams of representatives from major insurance companies meet face-to-face with their members.

At the Finley Center on College Avenue in Santa Rosa, for example, State Farm, Nationwide Safeco), Liberty Mutual, The Hartford, Allstate EnCompass) USAA and other companies are available to assure members that these companies have their back. Mobile insurance vans are also located at the Santa Rosa Fairgrounds.

In Napa County, among the sites are at the Local Assistance Center at 2751 Napa Valley Corporate Drive, Building A and at Napa Valley County College. The California Department of Insurance has a presence at both Napa and Sonoma Local Assistance Centers.

Onsite insurance company representatives who say a significant number of clients have not yet come forward to submit a claim, or don't think it is necessary to report their losses from this catastrophic event right away.

Fire victims can also apply for assistance from the Federal Emergency Management Agency (FEMA) in person at local assistance centers, by calling 800-621-3362 or going online [www.disasterassistance.gov](http://www.disasterassistance.gov)). When calling, be prepared to provide your Social Security number, address of damaged home or apartment, description of the damage, information about insurance coverage, telephone number, mailing

address as well as bank account and routing numbers for direct deposit of funds.

David Wong, spokesperson for State Farm Insurance, said members should call 800-SFclaim (800-732-5246) to start the process that takes less than 15 minutes. They can also contact their local agent. He said clients should be prepared to provide policy numbers. If they are not available, the company can look up the policy record by name and address.

“We had over 3,500 claims in the days following the start of these fires,” Wong said. “Our agents are telling those affected to save all receipts related to expenses since they may be covered under deductibles. Also start making lists of items lost, damaged or destroyed. This is a long process, especially if people lost everything, but we are committed to getting claims settled as quickly as possible.”

John Moreno, manager of public affairs for AAA of Northern California, said the carrier is paying for any living expenses plus providing members with a \$2,500 debit card during the first weeks after experiencing fire-related losses.

“I live in Napa and words can’t describe the chaos and confusion caused by the firestorm,” Moreno said. “We had more than 2,000 claims initially and cover both home and auto damage. We set a goal of getting money into our client’s accounts within 36 hours. In addition, we cover the full value of vehicles, and AAA has a national relationship with Hertz to provide free car rentals for our members. For the purchase of new vehicles, we refer members to AAA preferred dealers.”

GEICO has sent confidential email messages directly to Northern California members that include their individual policy numbers in the event that they were lost or burned in the fires. The message says, “If your vehicle sustained fire damage and you need to report a claim or schedule your vehicle inspection appointment, simply visit our online claims center <https://www.geico.com/landingpage/cat-event/fire/>) Or, if you prefer, call 1-800-841-3000. As always, we are available 24 hours a day, seven days a week to assist you in any way possible.”

Robb Daer, partner and chief administrative officer with George Petersen Insurance, an independent insurance brokerage based in Santa Rosa, said dozens of insurance companies are involved in helping to support their members to obtain much-needed funds as soon as possible, and we work with a wide range of these carriers.

“Adjusters in our office have issued some \$6 million in advances to policy holders so far that range in amounts from \$5,000 to \$25,000 with some checks in the six figure range for homeowners with total property losses, and amounts as high as \$5,000 for renters,” Daer said. “We’ve even heard of some carriers waiving deductibles to further aid their clients.”

He advises those affected by the fires to file a claim immediately and get a claim number. Then go to a local insurance village, such as the one at Finley Center, or — if a client — come to the George Petersen

Insurance office at 175 West College Ave. in Santa Rosa or call 800-236-9046 to speak with an agent. “We have maps showing burned out areas and can see which addresses are total losses to help speed up the advance process,” Daer said. “I believe every carrier should issue an advance without first making an on-site appraisal - especially if the address is in Coffey Park or similar areas known to have complete destruction. If the property with some fire-related damage is on the edge of a known burned community, we can arrange to get an adjuster to the site ASAP to assess partial structural or smoke damage.” He said few policyholders just want to take insurance money and go elsewhere to relocate. “Most people want to rebuild and are surprisingly upbeat despite the tragedy,” Daer said. “They are just happy that they got out with their lives. We have an amazing, supportive community with so many people helping people.”

Doer is concerned that while most insurance carriers provide advances and living expenses for up to a year or more, word on the street is that new home construction could take a minimum of two years, meaning that a gap could exist between insurance advances and living expense payments and the completion of new housing.

Amy Bach is an attorney and professional consumer advocate for insurance policyholders, as well as the executive director and founder of United Policyholders ([www.uphelp.org/about/mission](http://www.uphelp.org/about/mission)), a nonprofit provider of consumer information on all types of insurance in all 50 states.

In the aftermath of a disaster, policyholders can find themselves struggling to cope with unexpected gaps in their insurance coverage and claims process, she said. United Policyholders provides three programs to help disaster victims: “Roadmap to Recovery” (including a disaster recovery handbook and household inventory guide), a “Roadmap to Preparedness” (a guide to keeping track of details, contacts, progress and problems), and “Advocacy,” covering proconsumer laws and public policy related to insurance issues.