

[Sonoma County homeowners who have dealt with damage after a storm on what to expect](#)

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Several weeks passed before Connie Cloak and her husband settled a home insurance claim they filed in August 2024 when a large tree branch fell and damaged their Santa Rosa home.

The wait was frustrating. But, according to Cloak, hardly a reflection of an otherwise amicable process to restore damage that their Farmers Insurance adjuster ultimately blamed on warm weather that stressed a 160-year-old oak tree.

“I didn’t go in expecting it to be an adversarial situation and it wasn’t,” Cloak said.

She described a scenario experts believe should be commonplace when filing insurance claims for the type of weather damage that developed from rain and windstorms across Sonoma County in December. Given storm season is not officially over, local property owners are encouraged to understand home insurance policies and what to expect when and if they file a claim for storm damage.

The claim process should be seen as a business transaction, said Amy Bach, executive director of United Policyholders, a San Francisco-based insurance consumer advocacy group. Legitimate insurance representatives should offer professional services while property owners should be cooperative but mindful of their own needs.

“This is your asset; you want to make sure it gets restored,” Bach said.

California home insurance costs an average of \$2,000 annually, according to the Insurance Information Institute. This is below the national average of \$2,300 per year.

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When shopping around and handling insurance, experts recommend the following measures if they want to be best covered for storm damage:

- Research policies and identify ones with benefits appropriate for your property
- Communicate with providers to ensure clear understanding of policies
- Regularly maintain photos and records of property
- File claims right away when damage occurs and do not touch damaged property
- Prepare to be interviewed by adjusters as little as an hour after filing a claim
- Expect the interview to last at least an hour and for an adjuster to review the property
- Take detailed notes about whatever's discussed
- Discuss remediation and who will handle it
- Wait for the insurance company's decision

Bach said insurance companies are required to notify property owners within 40 days if claims are covered, although they can ask for extensions.

That step can be “glacial,” said Matt Everson, co-owner of Santa Rosa-based BW Builder, which has assisted property owners recovering from wildfires and natural disasters.

“A lot of it is to make sure they're not cutting checks for no reason,” he said of insurance companies.

Insurance policies typically cover the likes of tree damage, backed-up sewers and drains and damaged culverts and drains. Flood damage requires separate policies and, furthermore, property owners are encouraged to handle existing damage not directly related to the bad weather.

“If you're one of those people thinking ‘I know my roof is leaking, but I'll wait until I have a claim and I'll let my insurance pay,’ that's a little risky because they got technology to know your roof was leaking before,” Bach said.

Both Bach and Everson encouraged property buyers to consider benefits over low premiums. Any additional homework could prove invaluable when discussions develop between insurance providers and building contractors tasked with repairing damage.

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“The homeowner is stuck in the middle of all that. And 99% of the time, they have no idea how this all works,” Everson said.

After the tree branch fell, Cloak said her only mistake was contacting the insurance provider for another property she and her husband owned. Once they got Farmers on the phone, adjusters arrived within 30 or 45 minutes. One of the first items checked off was whether damage could have involved weather conditions.

“I don’t know how many boxes they have but that’s one of them,” Cloak said.

Her property was inspected and the adjuster reviewed options for temporary housing. By November, Cloak and her husband had permits to rebuild their home.

“The biggest thing that stood out was the city permitting process,” she said. “I do not fault they city; they were helpful too. But it takes forever.”

Everson suggested property owners prepare by annually documenting property. This includes narrating in videos property status, removing trees from your property and identifying ones on neighboring land. Everson also cautioned homeowners to understand framing needs to be secured and installing a “Band-Aid” on damage from a fallen tree may not be appropriate.

“At the end of the day, sometimes it costs more to do a repair than to just tear down and rebuild the whole thing,” he said.

Bach said to consider whether minor damage is worth filing a claim.

“If the cost of the repair isn’t going to be higher than your deductible, don’t file a claim,” she said.

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