

San Bruno fire victims navigate insurance process

San Francisco Examiner

Though city officials are shifting their focus to help rebuild the neighborhood where a natural gas pipeline exploded last month, the pace of recovery will depend largely on how quickly the money starts to flow in.

To that end, dozens of residents with destroyed or damaged homes are working to recover losses through insurance claims, a sometimes complex and frustrating process that could last months or years. The San Francisco nonprofit United Policyholders is currently helping some 70 San Bruno residents understand how to navigate the insurance process, Executive Director Amy Bach said.

In the early stages, Bach is urging residents to stay “focused on the nuts and bolts of documenting their losses, because no matter who is going to pay them, reimburse them for their losses, they need to figure out what those losses are,” Bach said.

It might take four to 12 months or longer to come to a settlement on an insurance claim, Bach said, so homeowners should not rush into signing releases or settlements yet.

“There’s no way that anybody this early in the process can know how much money they’re going to need to get back to where they were,” Bach said. “It just takes a while to tally it all up.”

Bob Pellegrini, whose home at 1701 Claremont Drive was destroyed in the fire, said he has hired a contractor who is estimating the cost of rebuilding, even though Pellegrini isn’t convinced he wants to rebuild as long as the 30-inch pipeline that exploded remains in the neighborhood.

So far he’s happy with his insurance company, which secured fully furnished rental housing for his family and cut some initial checks for expenses.

PG&E has already pledged a \$100 million recovery fund to cover insurance deductibles and other needs of residents, though how and when it will be distributed is still unclear, Bach said.

For more information, visit www.unitedpolicyholders.org/sanbruno2010.html

Tips for recovering claims

- Maintain an insurance claim diary of conversations, phone numbers, names and job titles.
- Document your loss as thoroughly as you can.
- Know the difference between terms like replacement, guaranteed replacement and actual cash value.
- Always get independent estimates and consider hiring your own contractor.
- Do not sign any releases or waivers until you know your rights.
- Get professional help if you need it.

Source: United Policyholders

Starting over

Debris removed from site of San Bruno explosion:

35: Homes cleared

160: Tons of metal recycled)

3,639: Tons of concrete recycled)

2,427: Tons of debris and soil disposed)

940: Tons of ash debris disposed)

7,167: Tons total 319 truckloads)

Source: City of San Bruno

sbishop@sfxaminer.com

Read more at the San Francisco Examiner:

<http://www.sfxaminer.com/local/San-Bruno-fire-victims-navigate-insurance-process-105115104.html#ixz2149ysnVla>