San Diego fire victim shares tips and lessons learned

CBS8

Karen Reimus and her family lost their home and everything in it in the 2003 Cedar Fire that destroyed more than 2,200 homes in San Diego County.

SAN DIEGO COUNTY, Calif. — California's drought conditions are going from bad to worse, sparking fears that this could be the most devastating wildfire season ever. So, if you had just 10 minutes to evacuate from your home, what would you grab? News 8 asked a fire victim to share her list and lessons learned.

The flames raced into Karen Reimus' neighborhood at 60 miles an hour.

"There were 30 seconds to get out," she said as she pointed to the brush behind her home. "The fire was here. On the back of this hill."

Karen, her husband, and their two young children lost their house that day and everything inside it. They weren't alone. The 2003 Cedar Fire spared no mercy on San Diego County, destroying more than 2,200 homes. When Karen was allowed back into her neighborhood two days later, she returned to a scene that will forever be burned into her memory.

"It was ash in the air. The air was still brown and just everything was just charred rubble, and ashes," she said.

The fire took Karen's home, but it also ignited a thirst for knowledge – not only to help her family rebuild what they lost but also to better prepare her for the next fire.

"Something somebody could do right now, this is an important one, make your 10-minute, your 30-minute, and your one-hour evacuation checklist," Karen said.

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Source: https://uphelp.org/san-diego-fire-victim-shares-tips-and-lessons-learned/ Date: April 25, 2024

In other words, if you only have 10 minutes to pack up and get out, what do you grab first? More time? Move on to your 30-minute list, but make those decisions now when you have the time to really think about it.

“Even when the pre-evacuation order comes, it’s nerve-wracking,” Karen said. “It’s very anxiety-inducing. Especially if you have kids, right?”

Karen keeps the information on her phone. So what’s number one on her list? Her family unanimously voted to grab the urn holding their beloved dog’s ashes.

“Definitely number one on that 10-minute list is sentimental, plus immediate medication,” she said.

Karen also has pre-packed boxes with important documents that can quickly be grabbed.

Another tip? Go through your house now with a camera and document everything.

“Open drawers. What’s in those? Open cabinets, right? The drawers that have your shorts, your pants, your shoe rack – I mean those are the things you have to inventory if you have a total loss… I know,” Karen said.

And Karen warns that a total loss is very different than any contact you’ve ever had with an insurance company because you’re dealing with several separate claims at once… not just the rebuilding of your house.

“Debris removal, additional living expense coverage, landscape,” Karen said. “I can name of five or six pieces that are each separate claims unto themselves.”

Even with Karen’s tenacity, her rebuild took 21 months. And her number one lesson learned? Underinsurance is a huge problem. She thought she had complete coverage but quickly discovered that more than 50% of all homeowners are underinsured and she was in that group.

“Here in California, [and] frankly [in] many other states, is if that number is incorrect, in most cases the homeowner is left holding the bag,” she said.

Her insurance company’s first offer was more than $100,000 less than her loss. Karen said it took a

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frustrating fight to finally reach what she calls an amicable resolution. Her experience is why she recommends this website – United Policyholders, which has insurance information that's useful both before and after a fire.

"The website is just chock-full of consumer-friendly information. It doesn't cost anything. It's all free and it's right there," she said.

One final tip? Become familiar with wildfire monitoring. Following local and state fire agencies on social media is a great start.

"They are often posting and tweeting to keep people up to date," Karen said. "Those are phenomenal resources."

Karen has already put her own tips to good use; just two years after moving into her rebuilt home, another fire forced her family to evacuate again.

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