

[State Farm denies another homeowner's claim for water damage](#)

CBS8

More homeowners are coming forward saying [State Farm is denying](#) their water leak damage claims. CBS 8 is Working for You to find out if this is a pattern by the insurance company.

Mark Matthews has lived in his Chula Vista home for 25 years. And, he says, he's been a customer of State Farm for more than 30 years, without ever filing a claim.

Matthews said a hot water pipe above his kitchen started leaking on April 21, and caused what he estimated to be \$20,000 in damage, flooding out his dining room. "One little pipe that was just drip, drip, drip, drip, drip," said Matthews.

He and his wife called a water-damage service company and furniture movers. Then, the State Farm Insurance adjuster showed up. "He just said straight to our face, no, we're not covering this because it's a continuous leak, which State Farm does not cover. They'll just cover a sudden leak," recalled Matthews.

He was shocked because the couple had never noticed any water leaking in the past. "Even the report from the plumber said it was a sudden, pipe burst, but (the State Farm adjuster) wouldn't have any of that," said Matthews.

He emailed workingforyou@cbs8.com after CBS 8 aired a similar story with [a homeowner in University City](#) who was denied by State Farm for damage caused by a leaky roof.

CBS 8 reached to a consumer advocate, Amy Bach, at [United Policyholders](#). “We are seeing a pattern of State Farm denying water damage claims on the grounds that it was a gradual seepage or continuous leakage, as opposed to a sudden accidental event. And that they are using that argument to avoid paying for what we believe are covered losses,” said Bach.

She said if attorneys find out State Farm is unfairly denying water damage claims, there could be a class-action lawsuit. “It may be at some point that a consumer like this gentleman would end up being a plaintiff in a class-action suit with a whole bunch of other people who’ve been similarly harmed,” said Bach.

State Farm emailed CBS 8 the following statement:

“Due to our customer privacy policy, we can’t speak to the specifics of a claim. Our approach to claims has always been that each claim is unique and handled on its individual merits. With any claim, State Farm seeks to provide our customers all benefits to which they are entitled within the terms of the insurance policy. As part of our commitment to our customers, we welcome additional information that may help us identify any applicable benefit under the policy.”

Matthews, the Chula Vista homeowner, said he may have to take out a home equity line of credit to repair the water damage to his home. “State Farm is not looking out for their customers. They’re just looking out for their bottom line,” said Matthews.