

[State Farm denies renter's claim for roof leak damages](#)

CBS8

A University City man wants moving and displacement expenses during repair work on his home.

CBS 8 is Working for You to get answers after a University City man says State Farm denied his claim on a renter's insurance policy.

The man has to move out while contractors fix damage from a roof leak and State Farm says it won't pay.

"The entire ceiling is full of mold, black mold," said John Greene, the renter at Park Place La Jolla, a complex of 44 condo units.

The HOA's Farmers Insurance is covering the exterior leak damage, and plans to replace the roof at the end of the month. Greene said his landlord's insurance carrier, Travelers Insurance, is covering water damage on the inside. But State Farm, Greene's renter's insurance carrier, denied his claim for moving and displacement expenses while the repairs are taking place.

"I don't know why they're denying my claim. We've never made a claim. We've been with State Farm, (agent) Bruce Anderson, for 30 years. We've never made a claim at all, not even for cars. And for them to deny us. That's just a kick in the gut," said Greene.

As soon as State Farm heard there was mold in the ceiling they refused to pay, according to Greene.

"I have to leave here so that they can do the necessary construction demolition. And I have to either go into a hotel or find a place to live month to month. That's extremely expensive," Greene said.

Green's wife and young grandson also live in the rental condo.

CBS 8 reached out to Amy Bach, a consumer advocate with the nonprofit United Policyholders.

“We’re getting a lot of complaints similar to this. We are hearing that State Farm is taking an intentional, hardball approach to water damage claims across the country,” said Back. “We are seeing a pattern of State Farm denying water-damage claims on the grounds that it was a gradual seepage or continuous leakage, and that they are using that argument to avoid paying what we believe are covered losses.”

Greene said he filed a complaint with the California Department of Insurance, though that can take three to four weeks to resolve.

“He did the right thing by coming to your station, and we always hope that airing this publicly will encourage State Farm to do the right thing,” said Bach.

A State Farm spokesperson emailed CBS 8 the following statement:

“As an organization, we take pride in our customer service and are committed to paying what we owe, promptly, courteously, and efficiently. Each claim is unique and handled based on its own individual merits and the facts of the loss. We are unable to speak to the specifics of this claim due to our customer privacy policy. We encourage any customer who has questions about their claim to reach out to us directly.”

The management firm for Park Place La Jolla, Silverado Community Management Services, emailed CBS 8 the following statement:

“The association was made aware of a roof leak which was investigated by the association’s roofing contractor. Temporary repairs to the roof were made while the Board of Directors was seeking bids to replace the roof. The roof is scheduled to be replaced during the week of May 27, 2024. We have made arrangements to remediate the interior of the unit and will repair areas that are the association’s responsibility.”

Greene said the HOA voted not to reimburse him for displacement expenses.