

[Thursday marks anniversary and deadline for Black Forest Fire victims](#)

KRDO News Channel 13

Thursday marks two years since the state's most destructive wildfire, but it also marks a deadline for insurance policies related to the Black Forest Fire.

According to United Policyholders, key deadlines include the expiration of additional living expenses/loss of use benefits, a firm deadline for suing your agent or insurance company, a deadline for collecting full replacement value on belongings and a deadline for submitting proof of loss.

Estimated insurance losses are about \$420.5 million from the June 2013 Black Forest Fire. More than 4,000 homeowner and auto insurance claims were filed according to the Rocky Mountain Insurance Information Association.

Nigel Thompson lost his home in the fire, but says he had an overall positive experience with his insurance company and coverage.

"Our insurance guy was out here within a couple of days and they were wonderful honestly," Thompson told KRDO NewsChannel 13. "We got everything pretty much that was due to us. The only downside to it was they required us to do this itemized spreadsheet of everything we lost. That's a horrific job."

But even as Thompson works to get his home and property back to a semblance of normal, he knows others fared much worse. Many are either struggling with a settlement, were not insured or were under-insured.

"They're just done. It's a real shame," Thompson said. "They've come out of this with nothing."

Homeowners who need more time to settle a claim need to file a written extension request with their insurance company. [Click here for more information on the deadline.](#)