

[Waldo victims organize their own insurance assistance](#)

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Colorado Springs Together was envisioned as a clearinghouse for Waldo Canyon Fire victims, a place to turn to for their every need.

Except, apparently, insurance advocacy.

“What we’ve tried to do is kind of keep a distance, avoid getting in the middle of the policyholder-insurance discussion,” executive director Bob Cutter says.

CST actually has an insurance expert on its leadership team, and several volunteers with insurance knowledge that hold one-on-one meetings with victims by appointment. But it’s refused to sponsor or even host large-scale meetings in which outside insurance experts help victims wade through the demands of making claims.

Kerri Olivier, whose Mountain Shadows home was damaged in the fire, says she’s been consumed with insurance forms and estimators checking every cranny of her home. In her spare moments, she’s helped neighbors with their claims. But she’s wanted more expert advice.

After seeking help from CST and being rebuffed, she and a group of women who lost their homes, known as the “Wonderful Waldo Women,” organized their own meeting for Thursday, April 4. CST did agree to promote it via e-mail.)

“[Insurance] is a huge undertaking,” Olivier says. “Many, many people end up losing their jobs or have to take immense amounts of time off work ... or they just end up getting the short end of the stick.”

The worst part for Olivier’s neighbors has been documenting the contents of their homes, from socks to couches to kids’ toys. The process can be a nightmare emotionally and logistically. Olivier says insurance companies want to know not only what was lost, but what brand it was, where and when it was purchased, how much it cost, and whether it was a gift. Many will only fully reimburse after the homeowner buys a replacement.

The Thursday workshop will help victims list their lost items and get the reimbursements they’re owed. Participants are encouraged to bring laptops, lists, photos and anything that will help them recall what

they've lost.

Amy Bach, executive director of the national nonprofit United Policy Holders, is the guest speaker. Her group provides assistance to victims of disasters who are managing insurance claims. It's been around since 1991, and many of its volunteers have lost their own homes in disasters.

Bach (who hasn't lost her home) says that communities normally welcome her organization — it was highly involved in Boulder fire recovery years ago, and has hosted six meetings in Fort Collins since the High Park Fire this summer. She initially tried to schedule meetings through the city government and CST after Waldo, and was surprised it was so difficult.

"No matter what we said, [CST] is just extremely careful in who they brought," Bach says. "I give them the benefit of every doubt that they're trying to do the right thing."

Still, Bach says she's glad the grant-sponsored meeting is taking place now, with a second workshop planned for later this month. Many insurance companies have time limits for reimbursements, and the clock, of course, is ticking.