

[Workshops help Boulder County homeowners find out if they're underinsured](http://www.dailycamera.com/boulder-county-news/ci_19415176)

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Once the last embers of the Fourmile Fire were extinguished, the owners of the 169 burned homes were left with another challenge — wrangling with their insurance companies.

The results of their efforts may serve as a cautionary tale to other homeowners in Boulder County who live in wildfire-prone areas. Nearly two-thirds of Fourmile Fire victims reported being underinsured by an average of more than \$200,000, according to a survey conducted in September.

Now, Foothills United Way is sponsoring three workshops this week to help homeowners determine if their current insurance policies would adequately insure them if their homes were destroyed. The workshops will be run by United Policyholders, a nonprofit that advocates for insurance consumers. Garry Sanfacon, the Fourmile Fire recovery manager for Boulder County, said his own experience has shown him that many homeowners may be underinsured without realizing it. After the fire, Sanfacon, who lives outside of Nederland, checked up on his own insurance.

“I got my insurance policy renewal back in the spring, and it came back at \$100 per square foot to rebuild my home,” he said. “I checked with some contractors and, in my neighborhood, it’s probably double that what you’d need.”

Sanfacon had even directly asked his agent if he had adequate insurance, and he was assured that his policy was fine.

Amy Bach, executive director of United Policyholders, said Sanfacon’s story is not unusual.

“Every single time we have a wildfire, people come up short,” she said.

Bach said there are several reasons why it’s so prevalent for people to be underinsured, including that insurance companies want to attract customers by offering low premiums, homeowners are apt to blindly trust their insurance agents, and the information in a policy is extremely difficult to understand. And if a homeowner finds himself underinsured after being told by his agent that his insurance is fine, and he takes the insurance company to court, the judge is likely to come down on the side of the insurance company, Bach said.

“If you live in an area where you’re at risk for total losses, which is basically wildfires, you definitely need to be proactive and make sure that you’re fully covered,” she said.

At the workshops, which will be run by Kaye Coates, United Policyholders will go over the basics of what’s in an insurance policy and what really matters, as well as how to inventory your home before a disaster and how to do some simple things to protect your home.

“We’ll be giving practical advice,” Bach said, “practical tips on making your home as safe as possible against a future wildfire, and then making sure your insurance is in shape.”