

Zoomerang Survey Results

San Bruno Recovery Survey

Response Status: Completes

Filter: No filter applied

Sep 01, 2011 2:49 PM PST

1. Was your home damaged or destroyed as a result of the San Bruno gas explosion and fire?		
Damaged	10	37%
Destroyed	14	52%
My home was neither damaged nor destroyed as a result of the San Bruno gas explosion and fire	3	11%
Total	27	100%

2. Have you filed a claim with your insurance company?		
Yes	24	89%
No	3	11%
I do not have insurance	0	0%
Total	27	100%

3. Do you rent or own the dwelling that was damaged or destroyed?		
Rent	2	7%
Own - This is my primary residence	25	93%
Own - This is not my primary residence	0	0%
Total	27	100%

4. What is the name of your insurance company?		
AAA	3	14%
Allied	1	5%
Allstate	2	9%
American Family	0	0%
AMICA	0	0%

Auto Owners	0	0%
Century National	0	0%
Country Financial	0	0%
Encompass	0	0%
Farmers	5	23%
Fidelity	0	0%
Firemans Fund	0	0%
The Hartford	1	5%
Liberty Mutual	0	0%
Lloyds of London	0	0%
Mercury	1	5%
Metlife	0	0%
Nationwide	0	0%
Residence Mutual	0	0%
Safeco	2	9%
State Farm	6	27%
Travelers	1	5%
Wawanesa	0	0%
USAA	0	0%
Other, please specify	0	0%
Total	22	100%

5. Thinking about your experience with your insurance company, please tell us if you agree with each of the statements below:

Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.	Strongly Agree	Agree	Disagree	Strongly Disagree
The insurance company is on my side	5 23%	8 36%	5 23%	4 18%
My assigned claim adjuster is helpful and knowledgeable	3 14%	11 50%	5 23%	3 14%
I'm being treated fairly	5 23%	9 41%	7 32%	1 5%

6. How much dwelling insurance per square foot of living space do you have? Note: Please provide a dollar amount. To find this number, divide the dwelling (Coverage A) limit that appears on the declarations page of your policy by the total square footage of living space in your dwelling. (Do not include your limit for "other structures" such as sheds, garages, etc., and do not include any "extended coverages" or other add-ons)

22 Responses

7. Did you have "extended replacement cost" or other type of wording in your policy that increased the amount of insurance on your home?

I do not have extended replacement cost coverage	3	14%
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	20%	2	9%
	25%	5	23%
	50%	7	32%
Other, please specify		5	23%
Total		22	100%

8. Have you reached a settlement with your insurance company on the cost of repairing, rebuilding or replacing your home?

No, we are still negotiating.		10	45%
Yes, we have reached a settlement, but my insurance company did not pay my policy limits.		2	9%
Yes, we have reached a settlement and my insurance company paid my dwelling policy limits.		10	45%
Total		22	100%

9. If you have settled with your insurance company, when did you settle?

We have not yet reached a settlement		10	45%
Sep-10		1	5%
Oct-10		1	5%
Nov-10		1	5%
Dec-10		1	5%
Jan-11		1	5%
Feb-11		2	9%
Mar-11		1	5%
Apr-11		0	0%
May-11		1	5%
Jun-11		0	0%
Jul-11		3	14%
Aug-11		0	0%
Total		22	100%

10. If you have not yet settled, please explain your status and any current obstacles.

7 Responses

11. Was your insurance enough to cover the cost of repairing, replacing or rebuilding your home?

Yes	11	50%
No	11	50%
Total	22	100%

12. If you are underinsured and do not have enough insurance money to repair or replace what was damaged or destroyed, give your best estimate of how much money you are short. (estimated cost of repairs minus insurance money)

9 Responses

13. How many insurance adjusters worked on your claim?

1	11	50%
2	8	36%
3	2	9%
4+	1	5%
Total	22	100%

14. During the claims process were any of the following items in dispute? Please check all that apply.

Roof repairs	5	26%
Chimney	2	11%
Interior painting	0	0%
Indoor air quality	1	5%
Repair costs	5	26%
Insurance coverage amounts	1	5%
Contents cleaning	1	5%
Contents repairs	1	5%
Contents replacement	5	26%
Whether the structure can be repaired or needs to be replaced	3	16%
Other, please specify	7	37%

15. Did you file a formal complaint (Request for Assistance "RFA") with the California Department of Insurance?

No, I do not have any complaints	15	68%
No, I have a problem with my insurance company, but have not filed a formal complaint	7	32%
Yes, I filed a complaint	0	0%
Total	22	100%

16. Are you considering buying a replacement home instead of rebuilding?

Yes	4	18%
No	18	82%
Total	22	100%

17. Did your insurance company pay you any funds as an "advance" (before you submitted receipts or incurred expenses)?

Yes	21	91%
No	2	9%
Total	23	100%

18. How long will your insurer cover your Additional Living Expenses "ALE" (sometimes called "Loss of Use")? Please check all that apply.

12 Months	0	0%
24 Months	10	45%
Until we can move back in	2	9%
Until the limits run out	5	23%
Other, please specify	7	32%

19. Do you expect to run out of "ALE" (Additional Living Expenses/Loss of Use) benefits before you are done rebuilding/repairing/replacing your home?

Yes	6	27%
No	16	73%
Total	22	100%

20. Did you have enough insurance on personal property/contents to replace everything that was damaged or lost?

Yes	17	74%
No	6	26%
Total	23	100%

21. Did your insurance company send or offer to send a contents specialist to help you with your inventory?

Yes	6	26%
No	17	74%
Total	23	100%

22. Is your insurance company requiring you to itemize all items in order to be fully reimbursed for your Personal Property/Content loss?

Yes	17	74%
No	6	26%
Total	23	100%

23. If "Yes", did you ask if they would "waive" the requirement to itemize all items?

Yes	8	40%
No	12	60%
Total	20	100%

24. Is your insurance company requiring you to use a specific form for your contents inventory?

Yes	10	43%
No	13	57%
Total	23	100%

25. Did your insurance company explain what you need to do to collect full replacement cost benefits for items they depreciated and/or held back payments for?

Yes	14	61%
No	9	39%
Total	23	100%

26. Below is a list of insurance problems that some people experience after a disaster. Please check all that apply to your situation:

Failure to perform a thorough investigation	3	15%
Delays providing you a complete copy of current policy	3	15%
Delays paying ALE & other funds	4	20%
Delays in responding to requests for information	7	35%
Lowball estimates	10	50%
Use of biased experts	2	10%
Multiple claims adjusters with conflicting information	2	10%
Abusive interrogation/claim practices	1	5%
Insistence on using their contractors	1	5%
Other, please specify	8	40%

27. What resources, information and/or tools have been most helpful?

Roadmap to Recovery Meetings at the San Bruno Resource and Recovery Center	13	72%
Roadmap to Recovery Organizer	7	39%
The Disaster Recovery Handbook and Household Inventory Guide	8	44%
The Home Inventory Flashdrive	6	33%
The UP Claim Help Library	3	17%
Disaster Survivor Support Network	0	0%
"Ask an Expert" Forum	3	17%
San Bruno Listserve	4	22%
Please list any additional resources that were helpful	9	50%

28. Did you hire a professional to represent you on your insurance claim related to the gas explosion and fire?

No	13	57%
Yes, I hired a public adjuster	2	9%
Yes, I hired an attorney	8	35%
Other, please specify	0	0%

29. If there is anything else you would like to comment on please do so here. If you would like to share these comments, please provide your initials after your remarks. This applies to this question only. With your initials as your consent, your comments may be used for training purposes to improve future Roadmap to Recovery meetings, tools and resources and in print and online publications and other multimedia communications tools for purposes consistent with the United Policyholders mission.

11 Responses

30. This is a confidential survey and no personal information about individual participants will be revealed without express consent. You can participate anonymously if you so choose. Any reports that result from this survey will be based on aggregate data. We keep all individual information anonymous. We are asking for the below information so we can ensure the integrity of the data and better conduct our analysis. As a thank you for completing the survey, all email addresses will be entered into a raffle for a chance to win a \$25 Visa giftcard.

18 Responses