



## Congress of the United States

October 25, 2023

Dear Insurance Provider,

We are writing on behalf of the survivors of the Marshall Fire in Boulder County, Colorado, whose current extension of Additional Living Expenses (ALE) coverage expires at the end of December 2023.

The Marshall Fire was the most destructive fire in Colorado's history, devastating neighborhoods across Louisville, Superior, and unincorporated Boulder County. The fire claimed over 1,000 homes, caused an estimated \$2 billion in total damages, and resulted in the tragic loss of life. However, our communities are resilient and chose to rebuild in the face of this catastrophic disaster.

Almost two years later, reconstruction efforts are still underway. Many homes have only just finished their foundations and are still months away from completion. About 190 families have moved back into rebuilt homes. It's unlikely that the nearly 900 other homeowners will have finished by the time the ALE extension expires at the end of year - especially because these homeowners are competing for the same contractors, materials, permits and inspections.

ALE coverage provides financial support for individuals who cannot live in their homes due to catastrophic events such as natural disasters. For many, especially those who are under-insured, it's not feasible to pay rent in addition to a mortgage. Last year, ten companies had policyholders with 12 months of ALE, and all ten companies agreed to extend ALE coverage up to 24 months for Marshall Fire survivors who experienced a total loss of their owner-occupied home. The impact of the 2023 extension cannot be overstated.

We are not out of the woods yet. Our Colorado families still need assistance during the rebuilding process. We join our state and local officials in requesting that you extend ALE coverage from 24 months to 36 months for survivors of the Marshall Fire suffering a total loss of their owner-occupied home.

We greatly appreciate the attention with which you have assisted our communities in the wake of the Marshall Fire and request that you approach this impending crisis with the same level of urgency.

Sincerely,



Joe Neguse  
Member of Congress



Michael F. Bennet  
U.S. Senator



John Hickenlooper  
U.S. Senator