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# Before You Have to Face a Disaster, Check Your Home Insurance NOW! (part Two)

From a Wildfire Survivor

By Elliot Feldman

**Lesson #7:** When buying home insurance, never trust your insurance agent to give you an accurate assessment of your home's value. Especially, never trust your agent if he/she gives you an assessment over the phone. As a wildfire survivor, I give you this advice from personal experience. Like most people, we assumed that the insurance agent was the expert and we were the laypeople, and he would know how much money to adequately insure our house for replacement in case of a total loss.

Well, do not assume a thing. Tell your agent to visit your house, assess the square footage, the condition of the house, and the surrounding neighborhood itself. In our case, the agent didn't visit our house. Instead, like many home insurance agents, he ran the house's square footage along with the age of the house through a computerized formula to come up with our home's value and the insurance replacement coverage amount. This was one of the main reasons why we wound up underinsured after suffering a total loss when our house burned to the ground in the 2003 San Diego wildfires.

Additional advice in this regard: hire an independent appraiser to verify your property's square footage and double-check your insurance agent's assessment.

**Lesson #8:** If you've made home improvements or renovations to your house, increase your insurance coverage to reflect those improvements.

**Lesson #9:** If you have a home-based business, have your agent add a home-business endorsement to your policy in order to cover business losses due to business interruption. I can guarantee that you have no idea what your insurance doesn't cover until you lose everything.

**Lesson #10:** If your house borders a large dry brush area that's only irregularly maintained by your city or county, contact them immediately. In my case, I did contact the county of San Diego and was told that the dry brush in the canyon bordering our backyard was adequately maintained for fire season and that fallen trees were "a natural part of nature's process." Again, I trusted the words of an "expert" as did other homeowners with properties bordering our county-maintained canyon area. My advice: if you can't get your city or county to come out and maintain their property, either hire a lawyer (good luck on that) or maintain the adjacent property yourself. If you live in an area like Southern California, planting ice plants are a good idea. They help retard fires. I would also consult a landscaper or nursery on fire-safe-ing your yard itself.

**Lesson #11:** Make sure that your insurance coverage amount is adjusted yearly for inflation. Contact your agent on this, because there's a good chance that he/she probably won't contact you.

**Lesson #12:** This is very important: find out what your insurance policy will cover in the event of partial damage. Ironically, many of the 2003 Wildfire survivors suffering from partial damages were screwed worse by their insurance companies than those suffering from total loss, because a total loss is unequivocal. The amount of coverage can be handily argued in the insurance company's favor in the case of a partial loss.

**Lesson #13:** After a fire, unless you're 90 years old and infirm, do not hire a public adjuster to help you deal with your insurance company. While many of these adjusters are former insurance company employees and seem to know their stuff, most will take a higher percentage of your settlement than if you hired a lawyer that specializes in negotiating with insurance companies. Immediately after our fire, public adjusters (some legitimate and others not) swarmed around the fire areas and hung around fire survivor meetings. Beware! My recommendation: if you have the time and energy, hire a lawyer on contingency and do most of the legwork yourself. Thankfully, we hired an honest and fair attorney through the California Bar Association. (He later became a personal friend)

**Lesson #14:** Hire a home inspector or a reputable building contractor to assess how to best fire-proof your house. Have him determine what materials make up your roof, eaves, and exterior walls. Get a fire resistance test for your roof. Also, make sure that you have spark arresters in your chimney. And your eaves should be "boxed" (enclosed with non-combustible materials).

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