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San Bruno homeowners struggling with insurance shortfalls and delays at the 1 Year Anniversary of the San Bruno pipeline explosion/fire: Survey shows 45% percent of respondents have not settled; 50% are underinsured by more than \$200,000

San Francisco, CA – One year after the PG&E pipeline explosion devastated the community of San Bruno, California, only half (50 percent) of victims surveyed have settled their insurance claims, and most found their dwelling insurance inadequate to cover rebuilding costs.

Key findings include:

- **45% of respondents have not yet reached a settlement with their insurance company on the dwelling portion of their claim.**
- **50% of respondents reported being underinsured on their dwelling by an average of over \$200,000.**
- **50% of respondents percent reported they received “lowball” repair/rebuilding estimates from their insurance company**
- **39% of respondents reported that their insurance company did not fully explain how to collect full replacement cost benefits for depreciated items**
- **35% of respondents reported delays from their insurance company in responding to requests for information.**

The survey was conducted by United Policyholders, a Bay Area based national non-profit consumer group as part of the long term recovery support it provides to disaster survivors through a *Roadmap to Recovery™* Program. Since the week after the September 2010 disaster, UP has been distributing tools and information and providing support services to affected residents in coordination with the City of San Bruno and other local non-profits and faith-based organizations. Visit: www.uphelp.org/sanbruno for more information.

United Policyholders' work in San Bruno has includes hosting public meetings and workshops where San Bruno residents come to get help overcoming recovery challenges related to insurance, repairs and rebuilding and other financial and emotional aspects of the process. Many of UP's staff and volunteers lost homes in previous disasters, got help from UP and are now "paying forward" that help by assisting others.

The goal of the 1 year survey was to gather data on the status of residents' insurance claims and efforts to rebuild and recover, and identify problem areas that need attention. 22 of the affected households participated in the survey.

"The survey results are disturbing but not surprising", said Executive Director Amy Bach. "After every disaster, we are finding that at least half the victims don't have enough insurance to cover rebuilding costs. That's a huge obstacle. And we find that it takes people well over a year to create the detailed inventories insurers require before they'll settle a claim – even when a home's a total loss. Insurers have to do a better job at removing recovery obstacles...not creating them," said Bach.

The explosion and resulting fire destroyed 38 homes and seriously damaged 17 homes. An additional 45 homes suffered moderate damage.

United Policyholders' long term recovery services are funded in part by the San Francisco Foundation and a grant from the San Bruno Fire Fund, an advised fund of Silicon Valley Community Foundation.

About United Policyholders

United Policyholders (UP) is a non-profit organization that is a voice and an information resource for insurance consumers in all 50 states. Our work is funded by foundations and donations from individuals and businesses. We do not accept funding from insurance companies. For a complete listing of our services and to access UP's extensive library of buying and claim tips for consumers, please visit www.uphelp.org. UP is the publisher of the *Disaster Recovery Handbook and Household Inventory Guide*. The Guide is known and loved by disaster victims and homeowners throughout the United States as an invaluable "Little Yellow Book."