

Fire Survivors' Rally for Insurance Justice

CA FIRE SURVIVORS RALLY AS THEY DEMAND MORE TIME TO ACCESS THE INSURANCE BENEFITS THEY DESPERATELY NEED TO RECOVER

FOR IMMEDIATE RELEASE

Sonoma County, CA –October 8, 2019 marks the two-year anniversary of the Sonoma Complex Fires. For fire survivors—who have literally lost everything—the impending anniversary may also mark the day thousands of State Farm and Nationwide-insured fire survivors once again lose their housing as these unscrupulous insurance companies are coldly electing to terminate these survivors' Additional Living Expense or Loss of Use ("**ALE**") coverage. These ALE terminations may force many fire survivors to abandon rebuilding and leave, thus devastating our communities economically and socially. **We cannot allow this to happen.**

*"ALE" is an essential and integral part of homeowners' coverage that pays for fire survivors' temporary housing while they rebuild their homes and their lives. State Farm and Nationwide—who insure the largest portion of fire survivors in Sonoma County – have elected to unconscionably terminate coverage for temporary housing by **sending intent to vacate notices directly to landlords, without the survivor's consent – or knowledge.***

FIRE SURVIVORS' TRIGGER POINT

Currently, in a disaster, the California Insurance Code requires that insurance companies provide a minimum of 36 months for the insured to access their loss of use coverage. State Farm and Nationwide are choosing to unilaterally terminate access to loss of use coverage at the previous 24-month minimum. To make matters worse, State Farm and Nationwide have also chosen to narrowly interpret the 24-month period by terminating access to loss of use coverage on the two-year anniversary of the fires. Now, October 8, 2019 is the **trigger point** for survivors losing loss of use coverage and, thus, their temporary housing. State Farm and Nationwide's conduct contrasts starkly to most insurance companies who have already agreed to extend the time frame that survivors can access their loss of use coverage. State Farm and Nationwide's actions will force thousands of fire survivors to scramble for new housing and burden them with rent payments on top of their mortgage for their destroyed home and additional rebuilding loans. **State Farm and Nationwide's unethical choice will have a devastating impact on our community and force many survivors from the area.**

HEAR US, SEE US, EXTEND ACCESS

Over 7,500 survivors and supporters have signed an online petition to induce State Farm and Nationwide to extend the time frame that survivors have access to their loss of use coverage, as many other insurance companies have already chosen to do. Survivors are not looking to receive additional benefits— they are only requesting more time to use the benefits to which they are already contractually entitled.

Survivors demand State Farm and Nationwide to **HEAR** their pleas for more time, to **SEE** the barriers to recovery that survivors face in this historic and unprecedented disaster, and to **EXTEND ACCESS** to their insurance benefits.

State Farm and Nationwide's conduct will set a dangerous precedent and devastate communities throughout the State if we don't stand up and demand insurance justice. The multi-billion-dollar insurance industry falsely claims that holding up their end of our legal and social contract will bankrupt it, which is simply not true.

FIRE SURVIVORS' RALLY FOR INSURANCE JUSTICE ON SEPTEMBER 27, 2019

A Sonoma County Fire Survivor Group is organizing **Fire Survivors' Rally for Insurance Justice on Friday, September 27, 2019 from 5PM – 7PM in Courthouse Square, downtown Santa Rosa.** We need your help to highlight public awareness of this issue and motivate State Farm, Nationwide, and other insurers to do the right thing and agree to extend access to the insurance benefits survivors are contractually entitled to – and paid for - past October 8th 2019. The Rally will include information for survivors from local community groups such as Legal Aid of Sonoma County. Please sign our petition by following the link below and join us on September 27th to rally against State Farm and Nationwide's unjust treatment of survivors.

#HearUsSeeUsExtendAccess #FireSurvivors #StaySonomaStrong #InsuranceJustice

CA FIRE SURVIVORS

Wildfireinsurancejustice@gmail.com

Online Petition: [HERE](#)

Facebook: [HERE](#)