

Michael Conway: [00:00:00](#) This commissioner for the state. This is our second town hall. Of what's gonna be a continuous series of town halls where we just come and we talk with you all about the, the fire and how we can help with the fire. So tonight's gonna be focused on partial losses. And folks, I know that that's that can be a, a loaded term for you. It's I know a number of you do not have partial losses. I know a number of you that even have what we in the insurance world refer to as partial losses. Don't think about it like a partial loss at all because you're not living in your home and you're, you're dealing with really something that's right. Outta your nightmares, most likely. But we wanna, we want to talk about you or talk with you about the terms that, that you're gonna hear your insurance company use that we're gonna talk about at the division of insurance.

Michael Conway: [00:00:49](#) So we just want to, to some degree, to the best that we can normalize that term, and we'll talk a little bit more about what it means and what we're talking about when we talk about partial losses. And hopefully that'll fill in some of the gaps on that front too. So tonight you're gonna hear from me for one slide and one slide only at the front end of this thing at our last town hall. I promised you that it, you, weren't gonna just hear from me. You were gonna hear from a variety of different folks so that you weren't just listening to me drone on constantly. So we've got some folks at this division of insurance that are on, so a couple of our rock stars, Bobby Baca, and Tracy Garo just like last time they're gonna help me answer questions as we go hear all questions.

Michael Conway: [00:01:31](#) But in addition we've also got two presentations that we're gonna have tonight. Amy Bach from United policy holders, the executive director of United policy holders is gonna be on their consumer advocacy group. I know a number of you have already started to get to know United policy holders. I know a number of you have worked with United policy holders. I've known Amy for years. I've, we've worked with United policy holders for years. I have the utmost faith and trust in Amy in particular. And I want you to hear from her perspective, her experience of helping folks work through partial losses and partial loss claims with insurance companies and just the things that she thinks about as she's working and helping people work through any potential partial loss claims, then we're also gonna have Vicky Birch. And Vicky is the VP of claims operation and Vicky, if I pronounce this my apologies, but they, I believe it is claims services and Vince will correct me, Vince, did I get that right?

Michael Conway: [00:02:32](#) Yeah. You got that right. Great. so folks, when at the last town hall, we talked about three different types of adjusters. We talked about the claims adjusters that work directly for insurance and company that are employed by an insurance company. I know a number of you are already starting to deal with and work with those claims adjusters. We also talked about independent adjusters independent adjusters that are under contract with an insurance company. They work for the insurance company, but they're not employed by the insurance company, Vicky and her company fit into that second slot. And they specialize Vicky in particular has a great level of experience working through remediation working through partial claims. So the smoke smoke, soot, and ash claims that we're gonna think we're gonna end up talking quite a bit about tonight. And then the third, the third category that we talked about last time on the adjuster side are the public adjusters.

Michael Conway: [00:03:23](#) Those of you those folks that you all may be contracting with as we speak, or that you might contract with in the future that you pay directly and that work directly with you and help you work through claims. So again, Vicky fits into that second slot and the reason why I wanted to have her come and, and present to you all I wanted, I want you all to hear kinda how the, how a claims adjuster that works for an insurance company works through the remediation process, thinks through the partial loss claims. Cause I think it's gonna be a good, a good experience for you all, just to hear about the, exactly that, how they work through those claims processes so that you can understand the, the, the issues that you're gonna be working through and working with on the insurance company side.

Michael Conway: [00:04:04](#) So after those presentations, we're gonna walk through about five or six questions that are just general questions that we've gotten related to partial loss and questions that we hope will kind of set the framework for tonight, the, the discussion that we're gonna have have. But then after that folks we're gonna do just exactly like what we did last time. We're gonna turn it over to you. And we're gonna, we're gonna answer your questions cause I, like I said, at the front end folks, we, we know how tough this is for you. We know, we know that you are, are dealing with that nightmare experience that you, you hope that you are never gonna have to deal with. And we also know though that it's an important opportunity for us to be able to be here and answer your questions and work through issues.

Michael Conway: [00:04:47](#) As much as we can, we're not gonna be able to, I can almost guarantee you that we won't be able to answer all of the questions that you all have tonight. We can't answer questions

for the city of superior or the city of Lewisville or the, the, the, our Boulder county either, but we're gonna work through as many of the issues as we possibly can. And we'll be here to, to answer, answer those questions. Like I promised you last time, this is not gonna be the last time that we have an opportunity to talk. We're gonna continue to have these town halls we'll have SP specific topics as we go, but eventually it's just gonna turn into an opportunity for you all to come. I'm gonna ask us questions, kind of an office hours type approach, where we can just work through whatever issues that you all wanna work through.

Michael Conway:

[00:05:29](#)

Tonight's about partial losses. But I know that a number of you have questions that are unrelated to partial losses that are related to, to complete losses. And, and please don't hesitate to ask us those questions either because one of the things that we're doing, and one of the things that we're gonna be talking about tonight and the reason why I urge you all to file complaints with us whenever you are running into an issue with an insurance company that you should just don't think is right, is that we're looking for systemic issues. We're looking for problems that are across the board that we need to step to address. And I think that we may very well hear some of the systemic issues tonight that, that we, that are confirming some of the, the complaints that are starting to roll in with the division that we're gonna need to address going forward. So with that, Vince, I think I'm gonna turn it to you and can walk through just some general housekeeping issues.

Vince:

[00:06:20](#)

Thank you, commissioner. Yeah. Well, just, just a few things here. Know that the town hall tonight is being recorded in both English and Spanish, both of those versions will be posted to the divisions website. After, after we're done, when we move to that Q and a session after the presentations we ask folks to raise their virtual hand we'll call on you to unmute yourself and turn on your camera if possible. So we can hear your question. If you are typing questions and comments into the box please send all your questions, a comments to Jillian. Sharmo one of our co-hosts to tonight. She is the director of do's communication efforts. So she is keeping track of all those. We will compile all those and, and provide that information in, in the next coming days to support our American sign language, interpreter interpreters when we are in the Q and a session when we do call on you and ask you to unmute your mic. So you can vocalize your question. We'll also ask you if possible, to turn on your camera so that the interpreter can see you. And we ask people, you know, again with the ASL and the Spanish interpretation for people to just speak slowly, speak clearly so

that they can catch all the all the meaning in what you have. And with that we will, we will move on to it. Commissioner, do you wanna introduce Amy

Michael Conway: [00:07:52](#) It, I think, do we have the, the one slide just to talk through the, the partial loss component?

Vince: [00:07:56](#) Oh yeah. One second. Yeah, it is. Yeah. You

Michael Conway: [00:08:00](#) Sorry about that. No, no problem. This is the, the one slide that I that I told you we were gonna talk through, and then I will shut up at least for a little while. And you're gonna hear from some other folks, so partial losses folks what we're talking about when we, when we talk, when we use that term, the, the issue that I think that is gonna be most prevalent out there are smokes sitting, Ash damage that you all may have in your homes as we sit here right now. But those won't be the only things that, that we're gonna talk about tonight. But that, like I said, is, is likely the most prevalent, prevalent issue that I think you all may be running into, but there's also gonna be damage on the potentially there, there very well may be damage on the, the outside of your homes too, from just that severe heat from the fire itself, some of that will be visible, but some of it won't at least not to the naked eye.

Michael Conway: [00:08:47](#) And you're gonna have to get in and look at your window sills and the siding and other kind of other structures around the home to see if those, if your other structures or your windows or your sighting potentially do have some damage that unseen damage to your home. We talked about this a little bit at the last town hall, but there, there very well could be issues going on in your home right now. That it's just not, you can't see it issues with wiring issues with insulation up in your attic. And we, we did, we got a couple questions about that early on that we'll, we'll be addressing. But as you go back into your homes, as you start to use your electronics, that you start to realize that there's damage to those electronics internally, that you just can't see.

Michael Conway: [00:09:28](#) So keep in mind, keep in mind that that may start to occur as you start to go back into your homes as well. And then a big component is gonna be this last one, potentially the property damage from smoke smells, Ash. So electronics that we talked about and the soft goods piece in particular. So when we talk about soft goods, what we're talking about are mattresses, your carpets, your drapes, their very well could be damaged to those things is you go back into your homes. And it's gonna be a big piece of what we talk about tonight. It's gonna be a big piece of,

I think, what Amy really starts to unpack for you all about how she and how she helps people think through those processes and, and those issues that, that are potentially related to the partial loss that you all may be experiencing as we sit.

Michael Conway:

[00:10:12](#)

So that's what we're talking about, folks, when we talk about partial losses that the term, that's the term of art that we're that we're really kinda gonna unpack tonight. And with that, Amy, I am gonna turn it to you. And you will be able to like I said, start to unpack the partial loss folks. So as Amy comes on screen just to give you all a little bit of flavor of, of how much I trust Amy and how much thankful for the work that United policy holders does. Amy was one of the first people that I called after the fire she was one of the, the first calls that I made that Friday or Saturday. I can't remember which day I called Amy, but it was to ensure that United policy holders, I knew they were gonna be on the ground here to help folks, but I wanted to have that direct contact with Amy right off the bet. So Amy, thank you very much for being here and I will turn it to you.

Amy Bach:

[00:11:02](#)

Oh, thank you so much commissioner and team. And I really appreciate being part of the program because of it takes a village in these situations and, and the of collaboration between your agency and the nonprofit that I run and then Boulder county and the towns of Louisville and superior together have a, a pretty good a pretty good cushion around all of y'all in this really traumatic time. And those of you who are in this unique position of having had your home damaged potentially or seriously, or in whatever way it was, but not destroyed, puts you in a unique, challenging category for a couple reasons. And, and the, they really I'm gonna go through a brief deck here just to kind of give you the flavor of, of what those reasons are, and then just remind you as you probably already know, there's just so many resources available to you to sift through the rumors and the, the fear you may have the frustration.

Amy Bach:

[00:12:19](#)

And so, as I said on the an earlier program that some of you may have heard me speak on this is just the beginning of a journey, and if you're gonna be impacted by a wildfire, Boulder can county is a good place to have it happen because there's so much knowledge and expertise. So if we can just go to the next slide, it might be easier for me to share my screen, but just briefly, you heard a nice introduction from the commissioner about our organization. We came into Colorado after the four mile canyon fire, Waldo canyon lack forest and then last the 2020 fires in grand county and also in LaMer. So we have staff in Colorado, we have volunteers in Colorado, and then we have

really important friends in Colorado, both. It, it, the agency that's hosting the program tonight, but also Boulder county. We had been working with Gary Sanon for years. So and then we've got 30 years of experience and partial loss challenges have been reality since we started in 1991 after a big wildfire in Northern California. Next slide please.

Amy Bach: [00:13:37](#)

So my Oregon is made up of, of staff myself and my staff. Some of you may have met at the disaster citizen center. You may have met Annie barber who's on our staff, lost her home in a wildfire. You may have met or heard Carrie wait who had a partial loss herself in the Colorado Springs area. We have a lot of volunteers in the state of Colorado. We have lawyer volunteers, public adjuster, volunteers CPA volunteers and then our partners, next slide. This I'm here tonight bringing you information. That's mostly through our roadmap to recovery program, hopefully by now, if you visited our table at the disaster system center, you know, where our website is, and that we have a library set up, especially for this buyer. And you may also know that we had been in the process of updating the homeowners bill rights, the, that got passed in Colorado in 2013 to give you more help.

Amy Bach: [00:14:45](#)

But hopefully the the insurers that are on the ground there will be abiding and be as flexible as possible and be doing some of the things that we are talking about trying to do formally in the legislature, but hopefully they will be doing those things voluntarily, cuz they're the right things to do. Next slide please. So here's the library we've got set up for you. But it compliments our regular library as all of our materials are free. And as the commissioner said, we're a consumer advocacy group. So we're completely on your side. Next slide, please. These are just some of the publications that I think will be most helpful to you. We have a new one, the smoke restoration guide that's really solid. All of are good, just basic guidance. You can read them at your convenience. We've also taught a number of webinars for people in your situation where we walk through best practices and you can watch some of those as most of the information, whether it really, whether we were talking to people in another state or Colorado, the information is equally useful to you.

Amy Bach: [00:15:52](#)

Next slide please.

Amy Bach: [00:15:55](#)

So what's the bottom line here and why are there these unique challenges for a partial loss or standing home? And it's largely because there's subjectivity involved in what happened to your house as a result of the fire. It's not as clean cut is it's not there

anymore. It's there, but the question is what happened to it? So, you know, my strongest recommendation is that that should be your focus. And I know there can be health there's health concerns. There are rumors there's fear. It's very personal. If you feel, you know, like an insurance company is pressuring you to move back into a house, you don't feel safe. So there are some landmines here and it's great that you're here tonight. But your objective of course, is to restore your home to its pre-loss condition, to have it properly inspected by someone who's qualified to have it tested, to have it properly remediated, which is just a fancy word for put back where the way it was before the loss and that can involve repairs replacing and then have it be retested before you move back in.

Amy Bach: [00:17:04](#) And ideally all those costs are covered by insurance. And you've got those buckets of coverage. The dwelling coverage will cover the restoration of the dwelling, the, your contents coverage will cover the cleaning and repair replacing of your personal property. And, and at the end of the day, you wanna try to get back as close as possible to where you were the day before the loss. Next slide please.

Amy Bach: [00:17:36](#) So just briefly the lay of the land here some of the factors that impact whether or how damaged your home is include the proximity of the flames and the heat to your home, the wind direction and intensity the whether your windows were open or closed at the time, whether the heat was on and off on or off. So obviously the given the date, most likely your heat was on and most likely your, hopefully your windows were, were closed. And those can be those two things is our factors. And the other thing that makes partial loss insurance claims a, a little challenging for some people, and we certainly hope that yours goes well. And we always encourage you to give your insurance company a chance to do the right thing. But we add don't be a pushover because really what's going on here.

Amy Bach: [00:18:32](#) Why, why there's a lot of heat, pardon that like sort of turn a phrase around this issue is both because there's some subjectivity, but also because there's costs involved in, in proper cleaning and, and insurance companies are businesses. So, you know, they, they do their math and sometimes there's tension over whether they, they are gonna pay for the extensive and, and appropriate testing, cleaning, and remediation that is warranted. So that can be a battle. And a, a lot of the resources that my offers is just to help you be get through the process and, and assert your rights and figure out what happened and then get your home restored. But because the environmental health standards are not a hundred percent nailed down you

can get different opinion about things. So that's another thing that can be challenging.

Amy Bach: [00:19:33](#) But certainly if there are members of your household that have chemical sensitivities or preexisting conditions, that's something you need to let your insurer know, and you should, of course, consult with a physician before moving back in next slide, please. Clear communication should always be your or goal. And the reality is that unless an insurance company adjuster has this training and the certification and can conduct appropriate testing, they're really not qualified to determine whether there are harmful particulates or hydrocarbons in your home and whether your home is safe to move back into. So it's really, I, and to communicate with your insurer, if you feel like an adjuster is being too casual or they are giving you a technical opinion, they're not qualified to give you because really what should happen here is that your insurer should cover the cost of appropriate inspection testing and remediation and your temporary living expenses until you're home has been cleaned and determined to be safe, to move back into next slide, please.

Amy Bach: [00:20:40](#) Some of the qualified professionals that, that you'll wanna tap here or that and you, you know, give your, can give that adjuster a chance to do the right thing. But these are the professionals that are qualified to to do the testing and inspection and, and the cleaning a field tester does the swabbing a remediation professional does the scope of, of what needs to be done. And then if, if there is structural work, then you need a general contractor. Then there may be specialty contractors that you'll need to tap. And then a public adjuster in a situation like this can be really helpful again, because they speak insurance and they speak the technical language. So if you're a person who has a full time job, you have young kids, or you have any kind of disability, there's no shame in retaining a professional to help you with your claim and you can negotiate their fee and it should be somewhere in the range of seven to 15% of what they recover for you.

Amy Bach: [00:21:42](#) I'm not stumping for that profession, but I, I think it's something to, to know of about and understand if you are in a situation like this next slide, please. So I mentioned field testers the cost of testing, a home just testing, not, not restoring, usually about between two and 4,000 bucks, and that includes the samples and a written report. We have some samples on our website of industrial hygienist reports. Next slide please. And I know that Boulder county at the disas assistance center had some names and, and is a resource for getting some local folks that you, that you might wanna get in touch with knowing your rights is what

United policy soldiers is all about. As commissioner Conway and his staff lots of great information on their website and on our website. Next slide please. What are some of the common disputes, the extent of the damage, the indoor air quality matching, replacing undamaged items, flooring, or shingles, or that siding in order to restore the uniform appearance.

Amy Bach: [00:22:51](#)

If you didn't have a patchwork looking house before you don't want it after frequently there would be disputes over weather, soft goods, pillows, mattresses furniture carpeting can be cleaned sufficiently, or whether it needs to be replaced very, very common kind of <affirmative> area where there can be disputes. And then of course, as I mentioned earlier, the payment for the experts and the testing and the work, next slide, please, but it's your home. So it's your choice as to who does the work, and this is just a a reminder in, and where you'll find in the Colorado law, that it's your right to hire who you deem fit to do the work at your house. Next slide, please.

Amy Bach: [00:23:42](#)

So best practices participate, you know, work with your adjuster in vetting inspection and cleaning pros, or identify the ones that you want, and then share their information with the adjuster and say, those are the that's, this is who I would like to do the work make your request clearly in writing to your insurer. And if you have a problem, as the commissioner said, file a formal complaint with his agency, give your insurance ch company a chance first. But then if they don't come around to what you consider a fair re resolution, then you've got a free resource at the department of the division of insurance. And then if that doesn't get you the result that you need there are professionals that can help you such as policyholder attorneys or an experience to public adjuster. As I mentioned earlier, next slide please. Just a few of the inspection musts ducts addicts, and crawl spaces, ceiling nooks, blinds, and drapes insulation. Cetera, next slide please.

Amy Bach: [00:24:48](#)

And these are just some of the, some illustrations I'm gonna go through them really fast, but these slides will be available. I, I believe the department's gonna make the whole recording available, including these slides. Okay, great. So this is just what thermal damage can look like to a window or door. And just know that the warranties on on many brands of windows are voided when they get exposed to extreme heat. So that's something to know next slide, please. Example of some warping to a gutter that can happen from he extreme heat and proximity to a building next slide wood floors. If there was fire suppression water there may be damage to the wood floors. Next slide please. This is an example of foot damage to a deck

and, and an example of, of how that might look next slide, please. So the testing methods matter visual assessment and smell is not enough and just wiping things down also often, not enough. And that's why you want things to be tested properly and cleaned properly. So whoever is doing this work really needs to have the right credentials. Next slide, please.

Amy Bach: [00:26:18](#)

Next slide. Okay. we're gonna, I'm just gonna try to, to, to rush through, cause I know we wanna get to your questions as soon as we can. So I just have a few more to get through here. You know, the, the VOCs, you know, you guys are probably hearing all this terminology and some of it is very daunting. I certainly hope that your home has sustained minimal damage that can be cleaned in a straightforward way, but again, there are air quality standards and you need experts to determine what the situation is next slide.

Amy Bach: [00:26:54](#)

So when is it safe to move back in? Well, after inspection testing and remediation is complete as I, hopefully you, you are all collecting your you've either gotten them as in advance, or you are getting co compensated for your temporary living expenses, whatever expenses you're incurring, because you lost the use of your home. And that's what that bucket of coverages for. And the department has been incredibly helpful by putting out some clarifying bulletin to remind insurers, to really work with you to, to help you be situated in a comfortable place until your home is either is safe to move back into and or is properly repaired. So that's the bottom line, you know, it's safe to move back in and somebody who knows what they're talking about tells you it's safe to move back in in writing. Next slide, please.

Amy Bach: [00:27:50](#)

Just for for your additional living expense or some insurers call it loss of use, some of them call it fair rental value, but whatever they call it, it's that bucket of benefits that, that covers those expenses. And, you know, smoke is fire. Fire is smoke, they're interrelated. It's not a separate peril. Some people I know, refer to smoke as fire debris, so there should not be a separate deductible being applied and your ale should be covered until you've got the, the all clear from a trusted source. We hear lots of situations of insurers pressuring people to move back in before they feel like it's safe. That's not appropriate. And that's where you you know, you use yourself help and then you go up the chain and you go to Dora and and, and use those resources to get a resolution.

Amy Bach: [00:28:46](#)

Next slide please. So we my organization has been very pleased to be partnering in events that other organizations have been organizing like tonight. We've got there's one coming up

tomorrow that Boulder county has organized and our staff person carry weight will be on map program. Then we will be having our own orientation. We call it the roadmap to recovery orientation on the 27th, where we will be bringing you our nuggets of wisdom and the, the distilled down guidance that we've developed over three decades of working with people in your situ in your situation. We also have our survivor to survivor forum series. We had one last night, we had a number of folks from this fire on, well, our next one will be Tuesday, February 1st eight o'clock your time. These are the survivor to survivor is an informal place where you can basically hang out online with other people in your situation now, or people who were in your situation a year or even two years ago, and have paid, are paying forward, the help that they got from our organiz and so that they can help you on your journey.

Amy Bach: [00:30:03](#)

Those are all free. I encourage you to, to, to keep doing what you're doing tonight, which is to arm yourself with knowledge and knowledge is, is, should be the best source of comfort for you in this difficult time. I think that's my last slide. Yes, it is Amy. Okay. I just wanna thank commissioner Conway and his team again. They've been, they just got right out there for you and they're gonna stay out there for you getting your questions answered, working with all the other partners that really like my organization are rooting for you on this challenging journey. And I wish you well,

Michael Conway: [00:30:47](#)

Thank you very much, Amy. And Amy's gonna hang out at least for a few more minutes, cuz I'm gonna ask her a question. And after, after the next presentation one of those, those few questions that were that I told you, we were gonna walk through the one P one of the pieces that I really wanted to lift up from Amy's presentation, which was great. And it's exactly what what I wanted her to walk through to, to give you all that knowledge that she's talking about. And that, that breadth of experience is obviously very evident. But I really wanna stress that component that Amy talked about to, to come to us with your concerns and the issues that you've got the, the struggles that you're having with your insurance company at the front end, I really want to know about 'em.

Michael Conway: [00:31:27](#)

I really want to track 'em so that if we, if there's any way for us to help you work through issues, that, that we do that and you have my commitment that we're going to continue to do that there very well. Maybe there likely will be issues that we can't, that we can't solve for at the DOI. And then I, then it absolutely will, I think be appropriate for you to go to those other third party sources that, that Amy was talking about, but we've got,

we have some tools in our tool chest that if we need to, that, we're absolutely going to use here to make sure that we're taking care of you all as much as we possibly can. So now I'm gonna turn it over to Vicki Birch and Vicky. Are you with us?

Vicky Birch: [00:32:08](#)

I am. Can you

Michael Conway: [00:32:09](#)

Hear me? Yep. Now we got you Vicky, Vicky. Thank you very much for being here. The, the floor is yours.

Vicky Birch: [00:32:15](#)

Yeah. So I too would like to express some appreciation for this opportunity and really want to say kudos to Amy and her routine for putting the slides together. Lots of valuable information there. I don't wanna be redundant with my slides because they're extremely similar to the host. She's given you a lot of valuable information. I wanted to share with you a little bit about S and, and who we are. We are an independent adjusting firm. S has been an organization for over 30 years. Myself have been in the industry for 42 this year. I went to work for a large carrier in my early twenties, and have been in the claims portion of that my entire career. I wanted to let you know that you may learn that the adjuster that comes to your home will have that independent adjuster title wanted to share with you that our fun fundamental goal is to represent the contract between you and the carrier.

Vicky Birch: [00:33:29](#)

Yes, we are retained by the carrier. We're done that to ensure that you've got a click quick claim response. Sometimes the volume of claims on hand, make it inhibitive for the carrier to be able to have the adequate staffing to supply you with that quick response, we are engaged with them to ensure that they have adequate staff to handle that our adjusters are licensed within the individual states in which they're deployed EALs is a national firm. You may find that the adjuster that it has been assigned to your claim may actually be from outta state. Don't be alarmed by that the adjuster has to be licensed for the state of Colorado. Specifically Evers does additional training specific to wildfires. Like Amy said, we've had years of experience in California wildfires the Colorado pre prior Colorado fires as well.

Vicky Birch: [00:34:33](#)

So we try to ensure that the adjusters are armed with the right tools that are specific to the type of loss. And we are proud that we orient and make sure our adjusters are on top of the adequate coverage questions and exposures that are related to those types of loss smoke. Sutan Ash has been prevalent. It is part of the fire claim. It is part of your homeowner and would only be subject to your standardized deductible under your homeowner dwelling fors. Our, you can check our websites. Our

fundamental goal is to make sure that we have that compassion that behind every is a person you're not an assignment for us. It's a relationship, not only between you, the insured and, and the carrier and ourselves. It's not separate, we're not only representing the carrier because you are a participant in that homeowner's contract as well.

Vicky Birch: [00:35:42](#)

So just wanna set you at ease that when you find that term or learn that term, that you have an independent adjuster, not to be alarmed by that because generally they are qualified individuals. The, the claims protocol, I just kind of wanted to review that with you for just a moment, just sort of, from our perspective, of course, you submit your claim. You have a first notice of loss at that beginning. There is when the triage of your claim occurs, the adjuster, the inside desk adjuster will determine, you know, they may ask you questions regarding the proximity that you are from the fire there. Again, that's not an indicator of whether coverage is there or not, but perhaps could be an indicator whether to anticipate heavier structure damage than possibly thinking of someone that might have a remote exposure, but all of it is within that claim.

Vicky Birch: [00:36:45](#)

So don't be set aside from that triage process that questioning be prepared to answer that I'd recommend cooperation upfront. However, I also want to encourage you as Amy state to be, be your own advocate seek information, determine what standardized processes are across the board and your department of insurance can provide that for you. I also recommend that in that even prior to claims, or if you return to your home to make some assessment, take some photos real time, this is what I came home to. This is what I have now. This is what I'm seeing here. I'll give you, I'll give you an example. I happened to be on the field in California, some California wildfire. I was in a to assess some damage. We did some hard surface swab testing there just to be able to photo document the condition of the home on the date of our inspection.

Vicky Birch: [00:37:51](#)

This is documentation only I am not a certified hygienist, nor is my adjuster. We will be making recommendations from the field side that certified hygienist is retained. If you have a resource that you would like to utilize you can coordinate that with your carrier. Oftentimes they will have a list of hygienist available. It's been my experience. It's sometimes it's to your benefit for there to be several options, mainly because of scheduling and getting someone out there timely. So most of the time your carriers will have a list of individuals in hopes that they can get someone out there as soon as possible. But the de the field adjuster is there to just document the conditions. On

that particular day, I happened to return to this same inspection. About two weeks later, there was some additional damages that were discovered once the insured had come to the home specifically the fire and this particular cos had gotten close enough that there was an outside electrical unit.

Vicky Birch: [00:39:10](#)

The municipality had covered that some of the wiring within this home may be compromised. So we returned to document that as well. And we noticed some discoloration that had occurred from the time of our first inspection to the second inspection because of the Ash particles that were present on the exterior heart services. So, so that's a reason why I recommend that you document your losses yourself as well. Sometimes the claims can evolve keeping in just in that case. So keeping communication with your adjusters, both, you will most likely have a field adjuster and an interior desk adjuster. They are both there to help you facilitate your claim. Each one of those should have a supervisor. If you find that you're not getting timely responses or experiencing a good faith, that they are an advocate for you, then escalate that within your carrier to find out if you have an additional resource that you can reach out to.

Vicky Birch: [00:40:19](#)

And as stated here, your policy has very many provisions that you are able to take advantage of. And the department of insurance is there for you. Also, once the field adjuster has made their inspection they will prepare an estimate. Just based off this visual. Some things will be obvious, some things won't some things may need to be determined by the hygienist recommendations want their once their report has been completed. However due to us wanting to make timely response I will recommend that the adjuster move forward in writing the estimate based on what is visual. We can compare that to the recommendations of the hygienist and we can adjust our estimate as needed. Once the hygienist report is received, we have found specifically in California flyer that there were some delay because of the backlog in the hygienist.

Vicky Birch: [00:41:30](#)

And so we wanted to move forward. There's a claims process. There oftentimes you'll have a mortgage company involved. And so the checks will be payable to you and regarding structure damage, it could be payable to you and your mortgage company. And that process in itself takes some time. So oftentimes we want to go ahead and issue payment on the undisputed things that we can obviously tell especially if there's direct physical damage and move that process along while we are pending the report from the hygienist, as stated your field adjuster will not be a particles expert, but we are

knowledgeable in our field and we have managed many claims, and we can determine what is obvious and move forward with the undisputed payment based on what we see visually at that time, keeping in mind that this initial estimate is exactly that it is an estimate of damages.

Vicky Birch: [00:42:40](#)

It's not a set in stone that if I cash this check, this is it I'm, I'm, you know, agreeing to this amount that is not the case. The estimate is exactly what it states an estimate of damages. It can be amended, it could be adjusted and the most carriers have no concerns. If you feel like there needs to be a reinspection or if you're not satisfied with the hygienist recommendations, or if you feel like your adjuster was not adequate in his, in, we can secure a second inspection, or we can work with you and your contractor regarding what they feel is a fair and reasonable of those damages. Just be aware that the first estimate report that you receive is not the set in stone estimate. The goal of the carrier as Amy state is to put you back in pre-loss condition.

Vicky Birch: [00:43:39](#)

We are human. There could be mistakes from time to time. And like I said, our goal is to get you the initial payment, the undisputed upfront. So just know that there are options passed. The original estimate, the hygienist and the will on their reports will give us a particle measurement. Those are, those do determine the type of cleaning that that is observed. Oftentimes it could be light moisture cleaning. It could be HVAC, negative air cleaning. It, it just determine a on the particle ratio that they have there, the carriers and the adjusters write those recommendations based on the, I, I R C cleaning recommendations for that type of particle exposure. The once the initial inspection is performed, you will receive a copy of that. The claim itself is subject to the deductible regarding dwelling losses. As stated, there are basically three coverages involved on these types of loss is you'll have your dwelling coverage, which is usually the primary coverage of where the deductible is applied. You have your personal property insurance coverage as well, which is generally a percentage of your dwelling. You will have additional living expenses. The additional living expense coverage is triggered by a primary coverage, either being a dwelling or a personal property loss. It is not subject to a deductible but you do have to have the, the dwelling or personal property coverage triggered in order for the additional living expenses to be exposed.

Vicky Birch: [00:45:34](#)

The adjuster will return its report to the carrier. The carrier will review that with you. And as I stated, if you have a mortgage company, I would encourage you to determine what that process is because they have a vested in interest in the loss. And

most likely your check will be capable to you. And that person, as Amy stated, and our commissioner stated, you have a lot of tools, a lot of information out there be your own advocate, cooperate to the best of your ability to your carrier. But if you're not with that, then escalate that to the department of insurance. We receive the updates from the department of insurance real time. Our adjusters are notified of any department of insurance regulatory information that may determine any different outcome in claims. Anything that may need to be adjusted on our side regarding losses.

Vicky Birch:

[00:46:40](#)

We receive that from their office. We work with them hand in hand to help be an advocate for you and your claims process. Again, as Amy stated, if you feel like that you're not in control of that or not able to fulfill that resource. You do have the opportunity, your contractor can work with your adjuster to resolve outstanding issues. Generally they are working in your behalf as well. There are third party adjusters, the public adjuster and as Amy stated, there is a cost incurred in securing them. That's why I would encourage you to follow that chain within the policy guidelines. There's a lot of information there. You could reach out to your agent as well. If you had questions there and then reach out to the division of insurance and they will work with the carrier and us as an independent to resolve any outstanding issues all of us are here to try to be your advocate, to the best of our ability and work with you to try to help you through this tragedy of your claim. That's kind of what we do in a nutshell happy to answer any questions or be available for you.

Michael Conway:

[00:48:07](#)

Great, thanks, Vicky. All right, folks, we're gonna transition into those those four or five questions, and I'm actually gonna cut down the, the questions that I'm gonna be asking of the team. So Vince, why don't you just, we can just skip through these cause I wanna make sure that we have plenty of time for everybody, but Amy, I'm gonna turn to you with the first question. So one of the questions that we we've been getting quite a bit at the front end of this and, and through the, these first three, a few weeks is how, how can folks kind of navigate the decision about whether to repair an item, to replace an item that has damage, whether it's heat, damage smoke, soot, ash, whatever it may be. Yeah. Mute Amy,

Amy Bach:

[00:48:51](#)

Sorry about that. You know, the, the, the, the area that seems to be the Mo the trickiest is with the soft goods, because you know, you get these, these companies like serve pro service master, or what have you, they'll take the stuff they get paid, you know, to by the, the job. And, and sometimes they will say,

oh, you know, take things for cleaning that really they come back and they still smell. So I think with the soft goods, it's, it's pretty darn hard in a lot of situations to, to really get 'em ever to not smell. But I think, you know, common sense should always should always prevail and, you know, talking to other people who have gone through it and, and, you know, might can be helpful, like coming on the survivor survivor form and, and talking to other folks. But I mean, if something is visual, visually damaged, it's a no brainer if it's if you know, and if it's not, it's, that's where you, you know, there are experts in evaluating whether things can be clean or need to be replaced. And that's where you wanna turn either human, human experts. Who've been there, done that or professional experts.

- Michael Conway: [00:50:04](#) Awesome. Thanks, Amy. Thank you very much, Tracy. We're gonna, I'm gonna go to you Tracy or Bobby, either one to answer this next question. So that probably the next one on the slide. So folks, I know that there's a, a number of concerns out there about as the debris removal process in particular gets up and running over the next couple months to the next few months. If not a little bit longer, how is that debris removal process going to impact the, the, the, the cleaning that needs to happen, that remediation that, that we talked about, that Amy touched on and that Vicky touched on too. So Bobby or Tracy, you wanna jump in and, and help answer this question, Bobby or Tracy you with us? I'm not sure. Let me just check. I,
- Tracy Garo: [00:50:59](#) Let me get the onem muted,
- Michael Conway: [00:51:09](#) Technical difficulties folks. It's the, the world that we live in, unfortunately, still,
- Tracy Garo: [00:51:15](#) I think I'm on, this is Tracy. Can you hear me?
- Michael Conway: [00:51:17](#) Yep. We got you, Tracy, go for it.
- Tracy Garo: [00:51:19](#) Sorry about that. Oh, no problem. I know there's other people wish they had a mute button for me as well. <Laugh> so what do what do this is for additional damage? It's the same occurrence. So if they come in and clean and then the home gets contaminated by any of the debris removal, then you call back the company out to do another cleaning. That's the position that we would take all one occurrence, it's all coming from the fire. And then, excuse me, as for additional damages. I think it's a good idea when the cleaning is done and the initial repair or replacement is done to send your adjuster an email saying, okay, this is done, but I may be coming back if I find any additional damage just as put it on the table so that they know

that this claim, even if it's closed, it would be reopened. So I think that's good setting expectations for the insurance company, as well as yourself, making sure that they're aware that you may come back when you turn a turn, an electronic item on, and it doesn't work or take out a box of clothes for that, or in a closet and they smell. So that's not uncommon and you just keep company informed and the claim continues.

Michael Conway: [00:52:34](#) Great. Thanks for I think that's exactly spot on as always with Tracy Gar, so, okay. Vince, let's go to the next question and Bobby, hopefully you're gonna be with us. So I know folks, a number of you have concerns and you may have been given advice that you shouldn't file a claim because as it may have some adverse action against you later on and there's questions about deductibles too, that go into exactly what Bobby or what Tracy talked about. But Amy talked about a little bit too, and Vicky talked about as well, that this is just one claim. So Bobby, you wanna unpack some of those things for folks?

Bobby Baca: [00:53:20](#) Yeah. Mike on, but I can't get my video to work. I'm not sure what's happening there.

Bobby Baca: [00:53:25](#) That's okay. Excuse me. So our plan is, and then we're working right now on drafting a, an a bulletin. And our plan is that the companies cannot take adverse actions with with regard to the, a claims related to this fire or the, or the straight wins. And so if if you're worried about filing a claim because of maybe past history or increase in premiums don't because we, we are going to tell the companies that they cannot take any adverse actions with regard to a deductible being met. If you are unsure, go ahead and file the claim. If, you know, you have, you know, you know, you have a \$5,000 deductible and the estimate or the cost come in at \$2,000, then that's a decision you wanna make. But there, you know, as Amy has said, and as Tracy had said, there could be other damages that you're not aware of right away. So again, I would just go ahead and, and file that claim knowing that there's, there's not gonna be any adverse actions.

Michael Conway: [00:54:38](#) Yeah. And the, the, the piece that Bobby touched on there at the end is, is really important folks. Like we talked about like I talked a little bit at the beginning, there, there very well may be damaged that you don't realize you have for weeks or months to come, as things start to, as you, as you get back into your home, and then you start to use your electronics more and all sorts of different issues could pop up. So it's important for you to, to, to think all of those pieces through and, and reach out to us if you want a little bit of help kind of think in those pieces through all right, Vince, let's go to the next one. And I think we

can answer this question pretty quickly. So what about smoke ash and soot damage inside the home folk?

Michael Conway: [00:55:16](#) That's, that's exactly what Amy and Vicky talked about tonight. Everything that they walk through is really kind of about smoke damage inside your home and, and potentially in your crawlspace and insulation as well. That's why it's so important to, to kind of follow those tips that Amy talked about making sure that you have experts that are testing the home and all of those different kind of components that she walked through. And then Vince, let's go to the last question that we have at the front end of this. And then we're gonna get to the audience question, commissioner. Yeah. Vicky <affirmative>.

Vicky Birch: [00:55:49](#) Yeah. I just wanted to, to add to this, that the investigation of the claim is at no cost to the insured. So as they stated there, there's no cost to you and the carrier investigate the law. So the carrier may require that hygienist to come out. So that's no cost to you. And as I stated so many nonvisible occurrences, there can be, there was your air conditioner running during the loss, and are, is there partisans in your duct work and so forth. So just don't rely on your particular visual. If you feel like you were in a close proximity, I would encourage you and you have concerns. I would encourage you to, to follow that claim and follow the process of investigations so that you can be assured that you don't have any loss exposure there, or what extent that loss exposure may be.

Michael Conway: [00:56:55](#) Great. Thanks Vicki. Those are great flags and great additions. So this will be the last one, like I said before, we turn to, to your questions to know right. Folks and this is just, we've gotten this question or a variation of this question quite a bit. What's the impact gonna be to folks to your, your homeowner insurance rates and it touches on the issue that Bobby talked about a little bit too. Do you need to be worried about your homeowner's insurance being canceled as a result of filing a claim? All of the, those different issues are kind of packaged together in my mind at the very least. So what Bobby talked about that bulletin that we're in the midst of drafting does cover the fact that you won't see a rate increase that is that, that is specific to the fact that you all are filing claims related to this fire, but candidly folks, I want to be as honest with you about, as we always are, are, I'm gonna be as honest with you as I possibly can be these catastrophic losses, these catastrophic events are happening more often.

Michael Conway: [00:57:51](#) And this is this isn't emblematic of the fact this fire is unfortunately emblematic of the fact that these catastrophic

events are happening more often because of climate change, right? This happened in December at the end of December. As you all know so there, there is a heightened risk. There's a greater risk out there that insurance companies have to cover for. So we're gonna be watching very closely how they deal with those issues, how those those catastrophic events, impact rates that were, it's a discussion that I'm having at the national level with my counterparts throughout the Western, but not just the Western part of the country. It's, it's down into the, into the south, into the Gulf states as well with the, with the increased storms that they're seeing there too. So there are going to be issues with rates, or at least I expect that there to be issues with rates that we have to work through on a go forward basis, but it's not going to be the case that you will see an increase that is specifically tied to the fact that you filed a related to this related to this catastrophe.

Michael Conway:

[00:58:50](#)

So Vince with that, I think we've got a few folks with their hands raised so yeah, we do. So we're just gonna start to work through folks, just like we did last time. We're gonna be here or I will be here as long as I need to be. I'm likely to, to the forewarn, everybody I'm likely to kick off Bobby and Tracy in particular. And as many of my other folks that I can and, and keep this, this process going. So you all know I'm incredibly thankful to the team of division insurance, Bobby and Tracy in particular. A lot of the folks that are on either Bobby or Tracy or Vince and, and people that we have behind the scenes, running the show the number of them literally haven't taken a day off since this fire. Some of them have taken a day or two off and I'm including weekends in that.

Michael Conway:

[00:59:36](#)

I'm not, I'm not saying that they would take a day off during the week. They've been working tirelessly for you, and this is going to be this is gonna be a marathon like we talked about in the, at our last town hall. And I need to make sure that I keep my rock stars with me for this marathon. So I may kick them off, but I will be with you the whole time. So Lisa you were up first, Lisa kava Niah. I I'm guessing I said that. Right, but I may have missed

Lisa:

[01:00:00](#)

Beah. Gotcha. It's okay. So I have a town home. I have condo insurance for, you know, walls in turns out my HOA is gonna be covering the damage around the windows and doors. So I don't have to use my own insurance to cover that. And of course the, the dwelling is covered by of my HOA, but I do have ale that I need to have reimbursed. And my insurance company travelers is saying, I need to pay the full \$1,000 deductible on that, that it does apply to ale. And I disagree. I found several forms of proof

on their own website. Pretty much stating that doesn't apply. Deductible does not apply to AE at the point now where I'm waiting for them to come back to me after I've asked them to waive the deductible for ale and I'm waiting for the response. And if they say no, they will not. Then I'm going to be filing complaint with DOI.

Michael Conway: [01:01:05](#) Gotcha. Lisa, Bobby, Tracy, you wanna jump in on, on the issues. I've got guesses about what maybe going on, but you probably have better ideas. Did we lose Bobby and Tracy? Nope.

Tracy Garo: [01:01:20](#) Yeah, this is Tracy. We're just sign who's who's gonna take it. We're trying to record. We both wanna jump in. It would depend on policy contract. So there is no statute that speaks to that granular level. So you would have to take a look at your policy contract. I think if you have interior damage that you know is gonna be covered once the HOA does their part. I mean, I think it's a great negotiating point to say, take it off of that. If you are indeed gonna have a deductible, right? You need your ale, you need that money in your pocket to get through this time. So that might be an option for you if you foresee damage on the interior at a later time, apply it there.

Lisa: [01:02:00](#) Okay.

Michael Conway: [01:02:02](#) But Lisa, if there, if there are issues as you start to, as you hear back from travelers, if there's still issues and you wanna file a complaint, please, please do so.

Lisa: [01:02:11](#) Okay. I just wanted to make you aware that it is travelers in case, in case it's a systemic problem with them.

Michael Conway: [01:02:18](#) I appreciate that. I do. Thanks. Okay. All right.

Vince: [01:02:22](#) We are moving on to Chris and Roger Wilson and commissioner, if I could just jump in and, and I think Chris and, and Roger, you already have your camera on, but folks, when we do move on to you, we'll we'll ask you to unmute if you can also turn on your camera if possible. So that it'll help with the the American sign language interpreters. So go ahead, Chris and

Speaker 8: [01:02:42](#) Roger. Oh, there we go. Oh, hi. I just wanna say Lisa, great question. I have two questions. One is, can you go over what the legislature has passed in the last year? That protects us as insured. I am hearing things like the insurance company can give you a check for all your possessions minus 30%, if you just don't give them an itemized list. So that's first thing. The second

question is we've already gotten a check, supposedly from our state farm adjuster, we gave them a pages and pages and pages. We listed every single item in the unit and he said in the initially market talk us restore or clean or something to that effect. And we've had several of these companies come in and say that can't be salvaged, that can't be salvaged. He's refused that. And now just issued us a check. So what do we do next?

Michael Conway: [01:03:34](#)

So let me I'll tackle the first one and then trace here, Bobby. Thank you. Can jump in on the second one. So Chris, what, you're, what it's sounds like you're referring to on the, on that 30% contents coverage, that was actually a law that was passed back in 2013, I believe, but Bobby or Tracy will correct me on that front, if I'm wrong. Great. What the, what the law requires is for an insurance company your homeowner's insurance company. So state farm, and your, in your instance to offer, to pay you with 30% of the total policy of the contents coverage in your policy upfront without requiring you to put an inventory together that law, that law's in effect now what it sounds like you may be hearing about, there are discussions that are happening right now at the, at the, at the capital and outside the capital for that matter about changing that 30% and potentially increasing it, but that law there isn't a lot of fact that law hasn't passed that legislation actually hasn't been introduced quite yet. Right, right. So that's the first piece Bob or Tracy. You wanna jump in on, on her, on her second? Question.

Bobby Baca: [01:04:38](#)

Yeah, I, I, I'm sorry, can you tell me a little bit more about what, what is going on with the, the items, your property?

Speaker 8: [01:04:47](#)

In essence, we filed a claim with state farm. We went through a video with the claims person, and we said after the fifth time of running our finger across you named the item that was black, the chief was finally convinced there was so damage. Okay. Then an adjust adjuster claim from Alabama adjuster came and went with us through every single possession. We gave them a very detailed itemized list down to like pens boxes of pins. I'm a quilter. And he said, initially, mark, those things replace a toss. Or there was a third one. And so we agreed to do that. Well, then he called us the next day and said, no, clean everything. And I said, everything like mattresses, televisions, all that. Then we had a couple of these content companies come in and say, that's not salvageable. That's not salvageable. That's not salvageable. Then he ran that, even though we agreed to tell him what those items were, we sent him the list. And today he sent me a voicemail and said, yawning. I've just issued a check for all your possessions. And it was way

Speaker 9: [01:05:49](#) Under way, way under what the possessions replacement value, which our policy is supposed to cover. Right? So we are, are not anywhere close to being what I would call made hole. So we can go back into the townhome with a smoke-free environment.

Speaker 8: [01:06:04](#) And we haven't even hired a, a contents company yet. We haven't even gotten to that step. We don't

Speaker 9: [01:06:08](#) Don't have estimates for that. We didn't give him prices. We didn't give him purchase prices. We just gave him the list to start out with in good faith. And it seems like they it up. So is there a next step within the insurance company first within state farm? And then we go to the insurance commissioner or what are the steps?

Bobby Baca: [01:06:28](#) Yeah, actually, I actually think that the check that he sent you might be the actual cash of value of the property. And then you may have an opportunity to get the appreciate depreciation after you have replaced that property. But I think we might wanna take this offline and maybe have a conversation about it tomorrow. I can get your, if you wanna chat me, excuse me chat your email address or chat your phone number. We can certainly call you tomorrow.

Speaker 9: [01:06:54](#) We will, we will chat you both.

Speaker 8: [01:06:56](#) Okay. Thanks for, and that's. I'm sorry, who is speaking? Who said, who asked for

Bobby Baca: [01:07:00](#) That? I'm sorry, this is Bobby Baca.

Speaker 8: [01:07:02](#) Bobby. Thank you. Okay. Thank you, Bobby.

Bobby Baca: [01:07:04](#) You're welcome.

Michael Conway: [01:07:06](#) All right. Thank you, Chris. And Roger. All right. Leanne writer, you are up

Speaker 10: [01:07:16](#) Thank you. Commissioner Conway and all the speakers. I was on the first one. I'm here on the second one. It is all such valuable information. I have three questions. The first one, I'm not sure who to ask it to. The other two would be for Vicky. So I'll start with my, I'm not sure one yet. I have had my adjuster out and part of the estimation includes pulling insulation out of the attic and, and re blowing it in. I've also been talking to a re remediation company and because of the volume that they're dealing with, the remediation company is saying, we'll do it in

phases. We'll do inside cleaning first and then X exterior cleaning, including the attic down the road sometime. And, and I'm a little confused about how critical it is to reme remediate the foot in the attic, you know, as soon as possible. Any thoughts on that?

- Michael Conway: [01:08:21](#) So, Leanna, that's gonna, that's gonna come down to that expert advice that Amy spent some time talking about and getting the expert that hygienist out there to walk through and, and really give you that advice about whether whether it is safe for you to be in the home as we sit here right now. But Bobby or Tracy, anything you wanna add in on that front or Amy, if you wanna jump in,
- Amy Bach: [01:08:42](#) I, you know, all I would say is just that, that, you know, the, the house as a whole, you can't, you know, the, the air flows throughout the house, especially in the winter, you got the heat on, so you can't really isolate the air that's in the attic. So,
- Speaker 10: [01:08:57](#) Okay. That was my sense. You couldn't divide this up. And that actually is a great segue into one of my other questions. VI, you talked specifically about having the hygienist out and you, you know, and the reports that they do is that the same thing as the reme remediation company, the restoration company, is that, are they hygienists or is that two different peoples and skills?
- Vicky Birch: [01:09:27](#) Some remediation companies do have hygienists on staff. My recommendation with the certified hygienists, they're, they're sending those particle swabs to a lab for testing. I mean, it's, it's a very scientific evaluation. That's being performed regarding the particulates that are contain in that swab test. So if the medication company is telling you that they have a certified hygienist, I would be asking for their particulate report back they could have someone on staff and I, I don't wanna dispute that, but there would be a very detailed report back that gives you that particular contamination. I will tell you like Amy said, sometimes we have to use common sense. So regarding the removal of the insulation in your attic, cleaning everything, and then coming back to remove the insulation and in your attic, while during an abatement process, which abatement, meaning that we're gonna try to contain an area where there might be carcinogens or some hazardous material.
- Vicky Birch: [01:10:52](#) Generally, when you have that in a home, they can secure the home to where that can, contaminant is not exposed to other areas. You know, they can tape off an area or something and they can put masking up with, with barriers, and then they can in insert negative air machines to help control that. But that

would be a challenge to do that from your attic. So there are generally vents in your attic, right? And so the, the smoke sit Ash is more, more prevalent there. If they, if you have it anywhere, you're probably gonna have it there. And so, so I would encourage you to try to get them to come out, to do that portion first, or at the same time, if they have to split it up, then at least get that part out of the way. So that those particulates, if you have any droplet exposure, then it's being cleaned when they do the interiors. So that would be my recommendation to you to try to encourage them to do the attic extraction and wipe down first, and then come back with the additional planning or at least real time, if they're gonna do that, then you may have to be outta the house a day or two for additional cleaning for that. But my recommendation is just kind of use common sense on the attic portion.

Speaker 10: [01:12:17](#) Okay. Thank you. And then I have one other quick question. The adjuster that came state farm as well, that came from state farm was an independent adjuster from out of state. And he's been communicative and I'm able to reach him and ask questions, but he's clearly stated while he's here, but when he leaves, I no longer have access to him. Is that normal? You seem to imply that imply that outta state adjusters were, you know, always gonna be available. Even if they've gone back home, I can still reach them, but that's not what he told me.

Vicky Birch: [01:13:00](#) So lean, we,

Michael Conway: [01:13:01](#) We will Vicky. Thank you. Yeah, let me jump in on that one, Vicky. So Leanne, if that, if that, if you end up running into problems with communicating with state farm, I want you to reach out to us whether it's the independent adjuster or, or somebody else they have, they have obligations to keep in communication with you and make sure that they're communicating in a way that helps you actually handle your claim. So regardless of whether it's the independent adjuster or it's the company directly, if you run into issues, call us cause I wanna know about it, but Vicky feel free to jump in.

Vicky Birch: [01:13:34](#) Sure. 100% like I said, the DOI is your advocate and, and we work closely with them. But so that you understand the process, I may send a group of, you know, 25, 30 adjusters to Colorado to, to manage that storm on the upfront side. But then I also, when I bring the adjuster home and they're longer needed there, I have a support team for that. So this morning I answered a, a call myself because my field adjuster is no longer there. He should be giving you communication directly. And, and you know, if you're not comfortable, you need to ask him

who is his manager, so that you do have that as a resource from the independent, they should be happy to give that to you. Also the desk adjuster, remember I said, really, you've got two people working with you on these claims, right?

Vicky Birch:

[01:14:30](#)

The field adjuster is there to make that physical assessment, but he returns that document back into the desk adjuster. So if I send John Wayne out and he's no longer there, then that desk adjuster will know if now you need to be calling Clintwood, whoever else I may have there to be taking his place to help with that. Or it may be that the state farm staff is now adequately prepared to get your needs. Like if there needs to be a reinspection, sometimes another set of eyes is a good thing. You know, mm-hmm, <affirmative> that claim I gave the example of where I went back at out. I actually went out with a different adjuster. I happened to catch that that claim was back up. And so I went with him just so I could kind of get a feel of the exposure and what may have occurred with this particular particulate in this area of the storm. There was a lot of what they call heavy materials and they were discoloring hard surfaces. So I wanted to see that firsthand. So sometimes having the same person is an advantage, but sometimes having another set of eyes on it could be your, to your advantage as well. Great. Thank you very much, everyone. Appreciate it.

Amy Bach:

[01:15:47](#)

Thanks man. Commit if I could just, there were just three quick points I wanted to throw in and if you on or if okay. One is that, you know, the, the last question talk talked about a reality that there's only so many qualified professionals in the region and, you know, if it takes a while to get one out, that's, you know, the insurer has to cover your ale and that, you know, your agency has been very proactive in reminding insurers of their obligations to be realistic in, in how long it's taking people to be able to get back into their homes. That was one. The other thing is that that with rotating, you know, it's, it's one of the, one of the most frustrating things for, for folks whose homes are damaged or destroyed in a, a disaster is dealing with a sort of a series of, of adjusters that kind of come in, go back home, somebody else comes in and you gotta start sometimes from scratch.

Amy Bach:

[01:16:51](#)

And you know, that's not acceptable. There should be continuity on your claim as the commissioner said. And then that is a, a perfect situation to get help from Dora, from the division. If, if, if you know, you're getting your adjuster has gone back home and, and, you know, there's reasons why adjusters have to go back to their home, obviously after, you know, after having been in the area for a while. But by, by the rules of good

faith and fair dealing, and the regulations in the state, there has to be continuity. There has to be communicate. There has to be consistency. But the rotating adjusters, it's a phenomenon. And, and the best thing we can say is that that every insurer should give you a point of contact throughout the duration of the claim. And that is the best practice.

Michael Conway: [01:17:45](#) Thanks, Tammy. All right, folks, we're gonna keep moving along here and next up on the list. As I see it as Elizabeth rise and Elizabeth, you can unmute yourself and if you can't put yourself on camera,

Speaker 11: [01:18:01](#) Right, hi there. Sorry. You're getting me in the witching hour with my two year old. Can you

Michael Conway: [01:18:05](#) Hear me? We can. And you're gonna hear my three year old and about two minutes, so it's fine.

Speaker 11: [01:18:10](#) All right. My question is this I've talked to two certified hygienists industrial hygienists, and both told me that there is no trigger point for safe particulate related to Ash and smoke and sot. So when we are doing these tests, can someone explain to me what the goal is forgetting you whole again, because they all said that all homes would have some contaminants in them and kind of implied that there was a little bit of a Pandora's box in this situation with testing. And I just would like to understand that a little bit better.

Michael Conway: [01:18:50](#) So, Tracy, do you wanna jump in on, on that piece and Elizabeth, Amy touched on it in her presentation. She, more than touched on it. She went into some detail that the, that where that the, the law requires the company to get your home back to to remediate it, to repair it back to you as close as it possibly can be to before the fire occurred. But Tracy, you wanna talk through kind of your experience about how that's about that, how that kinda comes through in practice.

Tracy Garo: [01:19:17](#) Sure. So if they're telling you that all homes have at least some level of contamination, I mean, I wonder, do they know what that is? So when they test post cleaning, can they compare that to what they, what they know because they, they seem confident telling you that. And I think that's true to some degree. I think I heard common sense a couple times. You just have to know when and enough is enough. Maybe, you know, the home feels good, you feel safe, they've done cleaning. So I think, I think that between your comfort level and the professionals hopeful telling you what what a house would

would rate, if there was no fire, Mike, give you a sense of that you're safe in your house

- Michael Conway: [01:20:05](#) And Elizabeth, if there's, if you, I know you've got your hands full if you have more questions as you start to, as you start to get reports, or you have more conversations with those hygienists, please reach out to us. And we can, we can talk more about kind of those issues that trace just touched on right. Deborah Pace you were up next.
- Speaker 12: [01:20:26](#) Hi, I, first of all, thank you so much for taking the time to help all of us. This is very daunting. I just have two quick questions. My adjuster came, I have Liberty mutual. My adjuster came today and he basically asked me if I saw Ash or smelled smoke in the Nick, because he said if I don't see Ash or smell smoke, that I, my insulation is probably okay. So my son went up there and I don't see Ash that we know of and it doesn't smell anymore. So if, is that really a good indicator of whether or not that should be changed?
- Michael Conway: [01:21:10](#) So I'm gonna turn to Tracy or Bobby again, but Deb, Deborah, as Amy and Vicky walked through, it's still gonna be important to, to get your home tested. Some of this just isn't gonna be necessarily visible to the naked eye or, or that you can smell it, but, or Tracy, you wanna jump in on anything else.
- Tracy Garo: [01:21:32](#) Yeah, it's Tracy. So I would wonder what the rest of your home looked like. So that might be an indication of the attic, right? So did it get into any other vents or do you see it around the vents that are going outside,
- Speaker 12: [01:21:45](#) But add it? Yeah. When I had the ducks clean, there was some Ash in the ducks and in the dryer bent. And I had some Ash in my window frames mm-hmm <affirmative> and the day that we were evacuating that attic I've been here 25 years in this 24 years, the attic access panel was actually jumping up and down and there was some dust or something in coming down. I don't know that it was Ash, but it was something. So maybe I better just get it tested before I say yes or no to
- Tracy Garo: [01:22:16](#) Them. Yeah. I think, I think maybe getting it tested because you'd make a really great point. Those that wind to us very strong. So it was blowing into vents in your attic has vents. So if it was in other vents around your home there, the chance that it went there too. So if the company already has a claim opened and you know, it, they have to come in and inspect it. So I don't want you climbing up there and <laugh> no, no,

- Speaker 12: [01:22:39](#) My he's 23. I, I tried, I couldn't even get my leg to the second rung. It was. So, and then my, my only, my second question just happened today and I'm frustrated and I did call all the department of insurance and she gave me a good answer. But the adjuster, when I talked to him said, is his supervisor is tying his hands. He said, if you could get something in writing, that would be great. Cuz I told him I wanna work with them before I file a complaint, cuz I really wanna move on. I don't wanna have this in my space for a long time. And it's deductibles my claim. My the claim estimate came over and they labeled it wildfires. However, they're taking the deductible because some of my shingles blew off. One of my gates blew down and my awning above my front door broke in the wind.
- Speaker 12: [01:23:34](#) So they're using the wind hail deductible, which is \$2,500 and everything else of my claim, which is almost \$10,000 is all other stuff. Like my the duct work, all of that. And I, he, when I first spoke to them, the adjuster that was at the desk, not the adjuster who came out, he said, we're gonna file everything for our insureds as fire. Well, this adjuster who came from Indiana said, Nope, we're doing it as wind and hail. You lost a couple shingles, your fence. And that awning, I said, that doesn't seem right. I called the DOI and she said, no, we're, we're really pushing. Although there's no law, we're pushing for them to do the right thing and use the one deductible, which is for fire. It's funny because when my, when my claim came over, it said wildfire, that was what they're calling my loss, but they're taking the deductible as the wind and hail, which is \$1,500 more.
- Michael Conway: [01:24:37](#) So Deborah if you don't wanna file a claim, I can't tell you that you have to file a claim of course, but thank you very much for, for sharing that. That's I don't know if you could see me as you were sharing that story, but I find that incredibly frustrating that they're doing that to you. Mm-Hmm <affirmative> and we'll be, we'll be reaching out and having some conversations. But if that's the, if that is where they, if they stick to you that that they want. So are they effectively telling you that you have two separate deductibles that you have to pay that they're gonna make you pay for the, a win the wind deductible separately from the fire deductible? Or are they just applying the wind deductible?
- Speaker 12: [01:25:12](#) They're just applying the wind deductible cuz it's \$1,500 more gotcha. Than the yeah. Is there anything in writing about that? I mean, he said, if I can get something in writing, they'll, they'll switch it and do the lower deductible

Michael Conway: [01:25:27](#) There very well may very soon. If the based on just your frustration right now and my, my increased and my blood pressure going up as we sit here talking

Speaker 12: [01:25:37](#) And I said to him, I've been very fair. I've given you bills that were so reasonable. I don't think that's right to do to me. And he said, that's what they decided to do. I said, okay, I'm gonna, I'll give you one more chance to tonight. I'll go to the meeting and see what I get out of the meeting. And if not, I'm gonna probably file a claim. I want help because I I'm a single mom and I've been here a long time and my damage is mostly inside my house. But I said to him, I'd be better off not getting those shingles put back on and fixing the fence. Then you're taking \$2,500 from me when most of my loss was not wind related.

Michael Conway: [01:26:18](#) Thank you very much for sharing the story. Deborah will

Vicky Birch: [01:26:21](#) Be Debbie. This is Vicki bur I, I would recommend that you escalate that to his manager.

Speaker 12: [01:26:29](#) I'll try

Vicky Birch: [01:26:31](#) And not. I would reach out. I would reach out to the DOI,

Amy Bach: [01:26:39](#) You know, can I commissioner, can I question? I've always, you know, we,

Michael Conway: [01:26:46](#) Which is Amy, so we've got, I, I, I know we had

Amy Bach: [01:26:50](#) A lot of questions. I just wanted to ask her about elevating, you know, how do you elevate because that's one of the hardest things.

Michael Conway: [01:26:56](#) Sure. So Vicky, what are your thoughts on?

Vicky Birch: [01:26:58](#) So it's a typical thing of the squeaky will, right? You hate to have to be that way. We at Evers, we, we supply desk adjusters as well specifically, if the adjuster's saying my manager's tying my hands, I would want to know who the manager is make that person be accountable. I too am very frustrated with this response that you have to me, if the majority of your claim fell under the fire, that's what it should be. And you know, on a whole it's about people, right? Yes. So and that's, that's a fair application. I haven't reviewed your estimates. So it would be to difficult for me to, to say one way or another. But if you're saying the majority of your loss was due to smoke, Ash, that sort of thing, then that's indicative. That should be the peril that

should have been applied to this loss. So raise the flag, say, well, I need that supervisor's name. And if you don't get resources there, then I would go to the, on that.

- Speaker 12: [01:28:08](#) Okay. So there's nothing I can find in writing right now to just email him,
- Michael Conway: [01:28:14](#) Debbie, you can, why don't you, you know what I'm gonna do? I will reach out to travelers tomorrow and have a
- Speaker 12: [01:28:19](#) Conversation. No, it's Liberty mutual.
- Michael Conway: [01:28:22](#) So I'll talk to Liberty mutual tomorrow. I'll talk to travelers too. And OK. It won't hurt. OK. So, but really, so if I know you, you said that you, you're not, you don't wanna file a complaint, but please, please rethink that. If, if this is the position that they stick to.
- Speaker 12: [01:28:41](#) Well, I told them I wouldn't do that until I dealt with them in good faith, but I'm more than willing to do that. Cause I think the is very unfair and unethical.
- Michael Conway: [01:28:50](#) Great. Thanks Debbie.
- Speaker 12: [01:28:52](#) All right. Thank you.
- Michael Conway: [01:28:54](#) All right. Rachel bra, you are up.
- Vicky Birch: [01:28:57](#) Thank you very much. Can
- Michael Conway: [01:28:58](#) You hear me? We got you. Okay.
- Speaker 13: [01:29:01](#) Mines, not quite as much insurance. I've gone through a lot of what you guys have been talking about in the last couple weeks. But what I'm dealing with, what I will be dealing with next, after I get the inside of my home back to pre-los condition is the outside, the landscaping and the fence. The issue that we have is the town of superior, supposedly owns one side of the fence and we own the other side. No, but I'm gonna leave now cuz I got my question answered. Deborah, can you mute? Oh,
- Michael Conway: [01:29:37](#) Sorry. That's okay. Deborah. Thank you.
- Speaker 13: [01:29:42](#) Sorry, Richard, keep going. I gotta get that one. <Laugh> anyway. So the issue I have is that my fence is actually still standing. We're not quite sure how, because there's not much left on the bottom side of the fence. But it is still standing. It

does, does give me some sort of protection. The rest of my neighborhood does not, the fences are all gone along with the houses. So the town has said, just let us know when you're ready for us to deal with our side of the fence. The two, two issues I have is first when I asked the question to the town, they first told me we were responsible just for the, the posts. Now they've come back and said we're responsible for the post and the stringers, which I specifically asked about. And so that's not in with my claim and I understand I can go back to my adjuster and probably get it added, but my adjuster didn't give me much hope that I was gonna get my money for the fence anyways.

Speaker 13: [01:30:41](#) But Mike concern is that the town has said put a ticket in when you're ready for us to do our part of the work, but it may take a few months for us to get to you. I do not wanna be without a fence while I'm waiting for the city to do their part of the work when I've in good faith and my part of the work. The, so not to mention fencing, contractors are actually impossible to find nowadays just to get an estimate. Also my other question is landscape is landscape covered. I've had probably a few bushes that have been fried and just was curious on kind of the tactics on that because we probably won't know until spring or summer, whether these bushes are gonna come back or not.

Michael Conway: [01:31:31](#) So Rachel, on the, the issues with the, with the city we, we won't be able to answer those questions for you specifically. I, we gotta direct you to the city to work through whatever process that they're gonna have in place to work through those issue on the landscaping though. Bobby, Tracy, you wanna jump in on, on that portion of her question. Yeah. So

Bobby Baca: [01:31:53](#) You, you should have a, a, an, an, a limit built into your policy for landscaping and for trees and shrubs. It'll depend on your policy contract of what that limit is. I'm not sure if it's a percentage or a flat limit, but you, you should have coverage under your policy for that.

Speaker 13: [01:32:10](#) Okay. So I just have to ask, unfortunately I can only communicate with my adjuster by phone. So we usually just, I end up leaving a voicemail and he gets back to me within 24 hours. He's been pretty good. But a lot of times we've been just talking about the insight stuff because that's kind of the most pressing. So it hasn't been the top of the list. But from what I understand from what you guys have said is that if, as long as we keep the claim open and we find out other stuff later, then we can address those items later. Is that correct?

Bobby Baca: [01:32:48](#) Yeah, I would. I would, if you can, I mean, you should be able to email 'em, but I would at least put 'em on notice that you think you have some landscaping that you'll have some landscaping and trees and shrubbery that will need replaced once the spring comes. So, so that they they're aware that that's a possibility. And you can't email the adjuster.

Speaker 13: [01:33:08](#) No, I just have a phone number with an extension.

Bobby Baca: [01:33:13](#) Hmm. Okay. Reach out to us tomorrow. Maybe we can put you in contact with somebody that you can't email with.

Speaker 13: [01:33:22](#) Okay. Now what if there's like you know, we lost a Bush, but we don't wanna replace it with that sort of Bush. We wanna replace it with something else the same with other items in the house. What if we decide, you know, we wanna kind of upgrade what what's the policy, how do they deal with that?

Bobby Baca: [01:33:41](#) So typically your policy's gonna be like kind quality. So I don't know how they apply that with trees and shrubbery. I think it's probably going to be if it's a flat dollar amount, I don't know that that's gonna really come into play on your personal property items, it would be again, like kind quality. Okay.

Speaker 13: [01:34:03](#) Right. Thank you.

Michael Conway: [01:34:05](#) Thank you, Rachel. All right, Adam. Berquist you are up next.

Speaker 14: [01:34:14](#) Yeah. Can you, can

Michael Conway: [01:34:15](#) Everyone hear me? We got you, Adam.

Speaker 14: [01:34:17](#) Yeah. So my, my question is pretty simple. Just that we filed under FEMA as well as our private insurance. And it sounds like FEMA covers a portion that isn't or sorry is uninsured. And I was just trying to understand how we navigate through the FEMA private insurance process, and you know, what falls under an SBA loan versus a, you know, a FEMA grant and what you guys think would be the best approach to filing under all of those circumstances.

Michael Conway: [01:34:50](#) So, Adam, it's a great question. And it's when we've got an FAQ, at least partially that touches on and Vince, I might actually tap you to jump in here or, or Bobby. You've had a number of conversations with FEMA, the, the folks at SBA too. So Adam, it's likely going to be the case that as you apply to FEMA slash the SBA for a potential loan in the future, that you very well

may hear back from them at this point, that cuz you don't have the, the claim hasn't been fully adjudicated through your insurance company, you might get a denial from them from the folks at FEMA or SBA at this point. Right? Yep. But, but you, you should circle back to 'em once you get that, the claim fully adjudicated with your insurance company, but Bobby or Vince, anything you wanna add in on that point?

- Bobby Baca: [01:35:35](#) Yeah. So I think that you know, FEMA's not gonna cover anything and, and the SBAs not gonna cover anything that is insured. So you know, what really, what they're gonna, they're gonna want to see any information that you have, that it either shows that you're you're underinsured or you don't have specific coverage for certain, certain items and, and then they should, they should help you out with that. Honestly, I would, I would probably talk to FEMA with these or the SBA with these questions. Okay.
- Michael Conway: [01:36:06](#) Thanks Adam. And now we are up to Margaret ki. Did I get it right? Margaret close, at least hopefully.
- Speaker 15: [01:36:24](#) All right there. Are I unmuted? Sorry. Yeah. Bergen. Very close. Good. yeah, so I typed in my question earlier, but right now my home, the, the restoration people are going through and cleaning everything. So that's all going okay so far. But we purchased a camper travel trailer, 30 feet long 13 days prior to this fire and had it in our driveway, as we were getting ready to outfit it for our maiden VO voyage, we've never used it brand new 20, 22. And the restoration company took a look at, it, took a lot of pictures and it's a, on a separate claim from our home and sent it to the adjuster for the camper cuz they don't come and look at it. They just do virtual and the they said they could not possibly clean it, you know, back to the condition it was in prior, which was brand new, new car smell, you know, the whole bit it's full of.
- Speaker 15: [01:37:51](#) So, and we also talk to the manufacturer and the manufacturer is saying, because of this event, they will not warranty it. Even if somebody tries to fix it because they won't be able to know like if, if the furnace doesn't work or something, if it was due to this event or some the, that should be under warranty and we're pushing to try to get, you know, it fully totaled. And so that we can get a new camper and the manufacturer is saying, it would basically have to be torn apart, you know, because the is everywhere. It's probably in the walls. Campers are very well vented and we did the air quality test yesterday and the VOC was 274, which is, I was told pretty dangerous. Even the guy that did the test is like, I don't even wanna be in here while this

test is running. You know, let's just let it run and go outside. And he's like, this is way dangerous. So, and so the adjuster is arguing with the restoration company saying, we'll find somebody else to restore it. If you can't. And, and the manager of the restoration company is like, I have a camper, I know what this takes. This is you, you can't, you know, do it cost effectively. What do I do?

- Tracy Garo: [01:39:27](#) Bobby Tracy thoughts on this one? Yep. This is Tracy. I'm so sorry for your camper.
- Speaker 15: [01:39:34](#) <Laugh> first where we're all excited to because we were right at the edge of the burn area and our house and our camper made it. And we're like, yay. Because we were at first kicking ourselves, we should have hooked up the camper and drove off. But then we were like, yay. It made it until, you know, now we're like, oh crap. It made it, you know, <laugh>
- Tracy Garo: [01:39:55](#) Yeah. Just the thought it would camper in the expand that you expected to have. I'm so sorry. So I imagine it's under a different policy, like you said, and this auto policy of some kind, so it's really gonna be tricky. So the, the value to repair ratio is using around 75 to 80%. So I, I imagine your drill is a very, so the value is really high. So that's what they're probably black and white looking at. Take. It will take so much money to clean it versus the value, but you have really good points about the, about it being totaled. You have professionals saying that you can't, they can't clean it, you know, got in the vents. It may be in the motor. What about the, the dealership? Have they come out and looked at it and given you their opinion? No,
- Speaker 15: [01:40:44](#) They haven't looked at it, but we did talk to them and the deal the dealer worked with the manufacturer and we are on the list for the next one that comes off the line because we told them that the restoration company says it's totaled that's before we talked to the adjuster and they worked to get us the same price that we had when we signed for it back in August. So we signed for it in August. There's been in like three price increases since then. They're getting us the same price as August. They're not making any money on if we get a new one. Yeah, I mean it's but they said we could cancel if the insurance doesn't come through with it, but yeah. Yeah. I would
- Tracy Garo: [01:41:32](#) Love to fight. I have to fight this one for you honestly. So you reach out to me because I mean, you can really see your points that it will never be the same ever, but there are some things like the company's value ratio that will have to overcome. So let me try to do that, that for you.

Speaker 15: [01:41:50](#) Okay. So how do I get ahold of you

Tracy Garo: [01:41:53](#) Mark? If you give me your phone number, I'll give you a call tomorrow.

Speaker 15: [01:41:56](#) Okay. That's awesome. You ready? Yeah.

Michael Conway: [01:41:59](#) Margaret, Margaret Margaret, before you do that, there's, there's about 450 people still on. So I don't want you to share your phone number.

Speaker 15: [01:42:06](#) Okay.

Michael Conway: [01:42:07](#) Chat. Oh, put it in the chat and you, can you, do you have a pen handy?

Tracy Garo: [01:42:13](#) I'm sorry about that. We were make the connection. I forgot we were on call. I forgot we were

Speaker 15: [01:42:17](#) Meeting. Well, I really appreciate it cuz we're just like throwing up our hands going now, do we have to get a lawyer? What do we have to do? And yeah, the restoration company is like fighting this and, and then adjuster is like saying, we'll send another restoration company that clean it. You know, it's like, ah <laugh>

Michael Conway: [01:42:36](#) So mark Margaret, do you have a pin handy? It looked like you did. Yes I do. So send an email to this email address. It's Dora, D O R a underscore insurance state.co.us. You can chat your phone number to Tracy too, but just to, to double that we've got, we've got that email address that we can get, we can get that. We can get that email to Tracy

Speaker 15: [01:43:00](#) Too. All right. I appreciate it. And all the other, other information is very good too.

Michael Conway: [01:43:05](#) Great. All right. Thank you, Margaret. Thanks. Okay, Lindsey Ross, you were up.

Speaker 16: [01:43:14](#) Hi.

Michael Conway: [01:43:15](#) Can you hear me? We got you Lindsey.

Speaker 16: [01:43:18](#) I'm another customer with state farm and I've had the adjuster out and I've talked to my agent. I'm doing this while I'm working full time and caregiving us, somebody at home. So I don't have very much time and a cool to both of those people, the adjuster

and my agent that state farm does not offer any kind of testing. So and I don't really have two to \$4,000 to pay somebody to come in. So now what do I do,

- Michael Conway: [01:44:01](#) Lindsay, just to make sure that I understand they're, they're telling you that they don't, that they they're not going to do any testing whatsoever.
- Speaker 16: [01:44:08](#) Basically. Yes. Yeah. They, they sent an adjuster to take a look and he was here for quite a while. I talked to him a couple times, but yeah, they did not mention doing any, they, they basically said they don't offer that.
- Michael Conway: [01:44:30](#) So let, I'm gonna ask you to file a complaint with us so that we can chase that down. But Bobby or Tracy, anything that you wanna add in at this point,
- Tracy Garo: [01:44:42](#) That's Tracy. So they're telling you that you need to do it yourself.
- Speaker 16: [01:44:47](#) They didn't, they didn't seem to think it was necessary. And they based are dependent on the contractors that come in to restore your home. So they kind of leave it up to them, but they aren't that's not their area of expertise as you know, so <affirmative>
- Tracy Garo: [01:45:15](#) Yeah. So they're relying on the restoration company to report on it rather than a professional.
- Speaker 16: [01:45:21](#) I think you think so, right.
- Tracy Garo: [01:45:23](#) I think Amy or somebody said early on, ask them for their educational certificate, ask them if they're certified to do that kind of work. That would be a good start. I think <affirmative> now obviously I don't think that he'll be he or she would be certified. So that might be a good way
- Speaker 16: [01:45:41](#) To I, yeah, I doubt it. Right. And I'm, you know, I'm wondering too, whether I should, how many of these restoration companies should I talk to? And you know, I've gone to so far just to one and we haven't even been able to get through to any other ones because they're all so busy, you know, trying to take care of all of us around here. Thank God. Right. So so if they don't have a certification, then what do I do? I guess file a <inaudible> well,

Tracy Garo: [01:46:17](#) You can, you can reach us and we can help you to formulate a plan. But then at that point you could potentially get your own and say, if you can't provide it, I can, and I'm gonna submit the cost, right. So there's a little bit back and forth. But if they can't provide that and that's something that is related to the, to the loss and you can then I would, I would submit, submit that for reimbursement. Okay.

Speaker 16: [01:46:44](#) Okay. I'm sure I'm not the only person in this boat.

Michael Conway: [01:46:48](#) No, that's a very common issue. Very

Speaker 16: [01:46:52](#) Common. And so that was Tracy, who was just talking to me.

Michael Conway: [01:46:56](#) That was Lindsey.

Speaker 16: [01:46:57](#) Okay. <Laugh> mm-hmm <affirmative> all right. All right. Great. thank

Michael Conway: [01:47:04](#) You. Thank you. I'm sorry. I'm incredibly sorry that you with

Speaker 16: [01:47:08](#) That. Yeah. I'm, I'm probably gonna reach out to the DOI cause I just need some handhold.

Michael Conway: [01:47:14](#) Thank you. Absolutely. Thank you. All right. That takes us to call PA Lowry

Speaker 17: [01:47:23](#) And call. Hi there. Can you hear me?

Michael Conway: [01:47:25](#) Yeah. Can, can you camera if possible?

Speaker 17: [01:47:28](#) Yep. One sec.

Michael Conway: [01:47:31](#) We got you Kelly

Speaker 17: [01:47:33](#) Got me. Okay. Yep. I'm gonna try to be as succinct as possible with this one. It's kind of related to testing as well. So our house is right. It backs to Mulberry. So we have, we're very close proximity to the total loss. We have significant Ash and set inside and even more outside. So over the course of the three weeks when adjusters and estimators have been evaluating our property, a lot of that exterior set and Ash has been brought inside ground into carpets, things like that when the adjuster came out they said that the, you know, appropriate protocol is to clean first and then kind of go from there and reevaluate. I don't know what the measure is for that. And we basical, we said that we're not really comfortable with the idea that

everything that's been kind of ground into the carpets, dropped into the ting, through the backing, into the pad probably underneath can be appropriately cleaned.

- Speaker 17: [01:48:47](#) And they just kind of said, well again, the first step is to clean it and then we can kind of see so then we thought, you know, maybe we'll do our own testing to just kind of evaluate this on our own to see what our argument would be. So we brought accompanied out to test and we actually had them not test after discussing what the test actually measured. Because cause we were kind of under the impression they could identify some of the compounds that might be very toxic. But they basically said that when they test, they can determine percentages of Ash suit or char. But not anything like deeper than that, like what those are made of. And because we knew it was a fire, I mean, we know that that's what it is. It's not just mystery dust.
- Speaker 17: [01:49:40](#) And then we also talked about heavy metals or dioxins and they said, those are things that you have to call out, you know, and we don't know which heavy metals to test for and things like that. So now we're not really sure when, when people are testing, what are, what are you testing for? And then is that useful to argue that things should be replaced? Because I feel like the insurance comp are saying, well, yes, we know that's in there. That's why we're remediating. So we're just trying to figure out how to navigate that.
- Michael Conway: [01:50:18](#) Tracy, do you wanna Tracy or Bobby, do you wanna try and take a, a cut at those, those issues?
- Tracy Garo: [01:50:24](#) I, I honestly I'm a little over my head when you're talking about the elements and the components. I really don't know like what that testing is about, but just basically want you to be safe in your house as for the other part where the adjuster maybe wants to clean I'm heartened by the fact that he or she told you that they'll try to clean it. I thought I heard you say that, meaning that there's an opening, that they might replace it. So in some of these cases, I think it's good to cooperate and try the item, cleaned, whatever it may be. And then if that doesn't work, then you can pursue replacement. But it sounds like the terminology, the words that he, he or she used that they're already open to that. I hope so. But
- Speaker 17: [01:51:04](#) What's the, like, what's the evaluation of if a clean was acceptable? Is it, it just seems very subjective. Is it that we're just not comfortable? We're not satisfied. We can smell it. We can see it. Yeah.

Tracy Garo: [01:51:22](#) I mean, like Amy said earlier, it is very subjective, right? For both you and for the, for the adjuster coming in you live there, so you, I mean, you're living this experience, so I know United policy holders has good information on this, about the testing. I'm just, again, a little nervous. That's not my expertise. So if you're not comfortable, I think, and they, if you're not comfortable with the company says we've done all we can. Then at that point, I think you would need a, a professional and we, what kind of professional, that would be the question that hopefully by then we would all know what professional you have to ask for. I'm sorry. It seems like I'm not answering your question, but I, I don't know what they would be testing for

Michael Conway: [01:52:07](#) And, and Kelly that's to, to kind of flesh out Traci's point there. We're not the experts in, in that those fields either, but if it's getting to the point that that you you're running into problems, or you just don't think that the home is truly remediated it's truly repaired back to as close to the condition as it potentially was as, as it potentially can be to prior to the fire, that's when it's gonna be important for you to have some conversations with us. But Amy, Amy was putting some information in the chat too. Amy, do you wanna talk through that?

Tracy Garo: [01:52:41](#) Right? Sure. I just put a couple of samples of industrial

Amy Bach: [01:52:45](#) Hygienist reports that people wanna see what one looks like and, and see how they are broken down. But you know, I'm not an IH I, so all we do is we just try to put, you know, some technical information up on our site. You know, the Boulder county health department is really is being pretty proactive here with like, I think they are maintaining some lists of qualified professionals in the area. And, and hopefully, you know, between looking at those samples, I just posted there in the chat. You could get some sense of you know, what, what measurements matter.

Speaker 18: [01:53:26](#) Okay. Thank you.

Michael Conway: [01:53:28](#) Thank you, Kelly. All right. That takes us to Christine, Christine. I, I apologize if I get this wrong, but I'm gonna take a shot. Christine URA.

Speaker 18: [01:53:39](#) Hi there. Can you hear me? We got

Michael Conway: [01:53:43](#) You.

- Speaker 18: [01:53:45](#) Okay, great. Okay. Yeah. Thank you everybody for you, you guys taking the time to help us out here. I'm gonna give you a backdrop because it's related to the questions. So I live in a part of superior town superior in rock Creek where we didn't have homes around us that were immediately burned. But where my house is facing and, and the direction lots of Ash blew into an, around my home. So when the town told us that we were able to go back to our homes, this is before we got the warning from Boulder health. I went back and when my furnace came on and I started cleaning up the Ash, I at having respiratory problems. So I called my insurance agent. I called friend, they said, get outta the house. And the insurance company was great. I I'm working with Amika.
- Speaker 18: [01:54:35](#) That's my who I had my insurance with. And they said, get out, go to a hotel. So I've been in a hotel for weeks now, and I've had an independent adjuster come out actually from ever. And they they're doing their estimates. What I found though, I've talked to five restoration companies is what other people have said. They're so backed up, they're staging these different things that they have to do, pulling out, pulling out the attic and okay. What I, what I figured I needed was to piecemeal it out because that's what they're all doing. So my question is couple things. I can't get this done in a, a reasonable, like the, the right order and having the addict done first because they're, the companies are three months booked out two to three months, booked out. So since I'm piecing this together, everyone, all the restoration companies, they're saying the same thing, clean first, then the attic.
- Speaker 18: [01:55:32](#) If, if I do this in these orders, I think there's gonna have to be additional cleaning after the attic people come in one will, will Amika or will the insurance company pay for re cleaning because it's not done in this ideal order. That's one part of the question two because I'm having these health concerns and the company that I wanted to go with for the, the cleaning has already put a scrubber in my house. Would it make sense just to do the testing after all of this stuff is done? Actually, I don't even know how I would do that because the addict won't be done for two months. How, how do I stage this and how do I get somebody to sign off that it's okay for me to go back, which is a particular concern since I'm already having respiratory problems and I've gone to a, now I'm trying to get into a pulmonologist.
- Michael Conway: [01:56:28](#) So Christine, on the, on the, the, the piece of the question related to whether the company will come back and clean again, I, it sounds like you, things are going well with Amika. I'd encourage you to have a conversation with them about kind of

their response to that question. As far as the speeding is concerned Tracy or Bobby, any thoughts on that? Or we might turn to Vicky or Amy. I'm not sure Vicky's still with us from, I lost Vicky. But Amy if you have thoughts, but first lemme Bobby or Tracy, any thoughts on, on that portion of her question?

- Bobby Baca: [01:57:01](#) No, I, I honestly am not sure. About that, about that piece. I would, I would turn to Amy
- Amy Bach: [01:57:11](#) Well, you know, and I had to turn to my staff. <Laugh> and my understanding is that the whole house remediation should be in order. Packout attic envelope, HVAC, and then interior. Does that sound like, is that what people have been telling you, Christine?
- Speaker 18: [01:57:34](#) No, everybody that I've talked to is saying you clean the inside first. In fact, one of the companies that I'm gonna go with they're I, I, CRC certified and their instructors, they said you clean the inside of the house. First. We can create this bubble, the addict isn't going to impact the inside air quality. And everybody else too serve pro serve master. They're saying the same thing. We're gonna clean the house first. Then you can schedule the addict insulation. Well, we may even take it out, but then you have to schedule to put it back in. Everybody that I've talked to is talking about cleaning first, and I maybe it's just because all the insulation companies are booked out, but that's what they're saying.
- Amy Bach: [01:58:19](#) I mean, it also may be because they do all their work for insurance companies and, you know, that's the protocol that they've designed. I, I'm just, I'm telling you that, you know, my staff and, and, and our, you know, has been pretty clear that, that the, that the house has to be including the attic has to all be cleaned in order. And then the VOCs measured before it's safe to move back in.
- Michael Conway: [01:58:47](#) So, Christine, I'm not sure that you're, you're, you may not be saying things that are all that different than from the advice that you're getting may not be all that different from what Amy's saying there. And what she's hearing from the folks, her team at United policy hope. But I think with the, the key to what Amy just said, though, is that the testing at the end to make sure that it's, that it's safe for you to coat back in.
- Speaker 18: [01:59:10](#) Okay. So it sounds like I won't be able to get it done in an ideal way if I wanna move back to my house in the next several months, but if I haven't had it tested before, is it okay just to skip that since we already have scrub in there and test, before I

moved back in and the insurance company did say that they would consider paying for that.

Michael Conway: [01:59:28](#) Yeah, Christina so this, this falls into those, the category of things that we're not experts on. So I'm not gonna let our team answer. You can end up giving you incorrect information, but what we can do is if there's, if there are issues that if the, what you're, if the experts that you're talking to, if it just doesn't sound like it actually is adding up or making sense, please reach out and we can try and connect you with some additional resources that may have more information that really will be able to actually answer your questions.

Vicky Birch: [02:00:00](#) I can tell you, Christina, this is as well that we have no protocol from Amica regarding the process and how that cleaning should take place. We do rely on the contractors to assist in that. So I've been trying to think about why is it that they're doing what I would consider it backwards. And I'm thinking perhaps that's the vendor issue, plus it is winter time in Colorado now. And maybe they're thinking to keep the home warm and secure. One of the things that you might request of Mika is that you do want that attic access. If you decide that you're gonna return to the home that you do want that add access sealed over at this stage if your HVAC is, is confined and, and you're not concerned with any exposure there, then perhaps that would be the safest model, but I'm would be taking this to Amica, to let them know as well that you're having the problem with the vendor coordination regarding the mitigation.

Speaker 18: [02:01:15](#) Okay. And, and one other thing about the health concern is the outdoor area. And this is something that I, I'm not getting any luck having Amica say that they would deal with. And I'm wondering if anybody else would is while they can clean it up around my patio doors and my front door, my porch, there's all this Ash that's in my yard and it's not safe. And I'm, I'm, I'm not getting any help with that. And I asked Tamica about, well, what about scraping it? What about replacing Asad? And then she said, well, we'll cover bushes and trees, but not grass. And I said, how can that, how can that be? And would you, and they would, it certainly wouldn't pay for it to be tested, to see if it was toxic Ash. But any, any advice on that? I, I would imagine other places like Santa Rosa with the tubs fire had a, had to have these similar concerns with the Ash in the yard where dogs and children play.

Michael Conway: [02:02:18](#) I don't know how they, how they addressed it in Santa Rosa. It, but Amy, you very well may know since that's that's your neck of woods.

Amy Bach: [02:02:25](#) I, you know it, this is one of those very individual situations where, you know, the squeaky wheel who brings the proof and pushes for a fair resolution, you know, gets yep. Generally speaking what they need. I, you know, the coordinated debris removal is really important. You know, and, and again, I encourage people to go tomorrow night to the county's meeting on that, because I think you know, part of it is, you know, that the, when that the coordinated debris removal is supposed to also include soil testing and, and you know, I, the, you don't want, yeah. I mean, you don't want kids playing in, in dangerous dirt, obviously, so, but it's kind of a community issue, I'd say hopefully not one, you have to fight out on your own.

Speaker 18: [02:03:21](#) All right. Thank you.

Vicky Birch: [02:03:23](#) And Christine, I, I can augment to that. You know, there's gonna be some coverage limitations regarding what is covered under the homeowner. And I know specific to this was California fires, but I do know that Fe was able to assist in some of that recovery for the earth damages that were impacted from those fires there. So that could be an additional resource to you for consideration.

Michael Conway: [02:04:02](#) Thanks, Vicky. And thank you, Christine, for those questions. And that will take us on to Karen GUI Yama. Karen, did I get it even closer?

Speaker 19: [02:04:13](#) Wow. That was like spot on. That's amazing. Oh yeah. So my questions are, and this, this isn't meant to be way, shape or form for those of looking enough to have insurance that covers remediation from the initial. My concern is actually moving, deemed inhabit. But through the cleanup process, what my adjuster insurance company said is that if, if during cleanup, we are concerned about air quality and water, which I don't know, maybe the toxics materials getting kicked up in there seems like a concern to more than just me. Insurance company will not cover that. They will cover two weeks of alternative housing, especially if the town declares the areas uninhabitable for some period of time to clean up, but they will not cover anything beyond that. And they will not cover any remediation after that. So my adjuster had said, basically, you're taking, what's happened all that, clean up, all that stuff, and you're throwing it out the door, not all of it, but you're gonna have to get all that clean outta pocket expense. My question is, what is this city at the town doing? Or what are the insurance companies, or what alternatives do we have from a piece of mind, like health and, and emotional mental wellbeing as we go through this, it's, it's a marathon of cleanup to make sure that we're actually safe.

Michael Conway: [02:05:46](#) Karen. Yeah. So you were breaking up a little bit, but I think, I, I think I at least got the gist of it of your question. So in the, the part about the town we, we can't speak for the town. I'd encourage you to go have conversations that with, with the, I'm sorry. Did you say it was Lewisville or superior? You're you're on mute. Karen. I can't on mute now. Oh, no.

Speaker 19: [02:06:14](#) There you go. I can't. There you go. Yeah. Sorry. Town is superior.

Michael Conway: [02:06:18](#) Okay. So have some conversations with superior with the town about about your question related to them the additional living expense issues that you touched on. That was what I Bobby, one of the questions that Bobby touched on at the beginning. So Bobby, you wanna jump back into that one?

Bobby Baca: [02:06:36](#) I think this is maybe I, I, I'm not sure what your policy contract says. And I I'm I question the fact that if, if you do need to have your home remediated and cleaned why the company would not be paying the additional living expenses until that is completed,

Speaker 19: [02:06:56](#) Sorry, my misunderstanding it it's a misunderstanding, initial remediation from the fire is covered, including loss of use expenses, alternative housing that's covered. However, once the cleaning is done and we move back in, when, when cleanup occurs over what is going to be months to over a year period of time, and these, the Ash and toxins are kicked up in our air, quality is not actually something that's safe or could be impact to the water. Insur. Most insurance companies have an exclusion for that. It is no longer under the initial incident or fire is considered an air issue. And if the city declare has an ordinance that places uninhabitable, which would be good, if it really is unable, your insurance is not gonna cover it, nor will it cover. If you then need to have your vents cleared or there's Ash or there's air quality concerns, and you measured, none of, of that is covered. And if it happens multiple times over a period of time, every single time, the homeowner is gonna be responsible for bearing the burden of that. And so I, I, I

Bobby Baca: [02:08:05](#) Apologize. Yeah, I apologize. So I, so I, our position is that it's all gonna be one claim, right? The de the debris cleanup is a part of the fire claim, the, the, the whole event. And so our position is gonna be that if during the debris clean, that there are other issues, then that is still a part of the initial claim and not a separate, separate claim. So when you get to that point or if, and when you get to that point, and the company is saying, we're not gonna cover the, then I would either file. I would file a

complaint with our office and let us know, but we will be putting something out that this event is, should be under one claim.

Speaker 19: [02:08:48](#) Okay, well, that's good to know. Cause the insurance adjust nsurance company said that is not the case. And in most insurance companies, that is not the case. It's good to know. And then the other file was in the case of like learning from other communities like coffee, the coffee neighborhood and Santa Rosa, where they did, they banded together as a community, as a town to really make sure the insurance companies were held to account to make sure we broke through it. Take, are we doing things to things to reach out to those other areas where there are lessons were?

Michael Conway: [02:09:21](#) Yeah. Karen. So I've been in in contact I'm in constant contact with their counterparts throughout with my counterparts throughout the country. My computer's telling me my, my internet is unstable. So hopefully you all can still hear me. But yes, the, the short answer is yes, Karen, that we're having the, those conversations to, to learn from what other communities have, have learned from. And, and so that we can apply those lessons here. The longer answer is that every community's different and we're gonna, there's gonna be issues that we, we of course have to work through here. But we're, we're eager to have those conversations continue to have those conversations with our counterparts throughout the country, especially through the west and then work with the both Lewisville and superior and Boulder county to, to help in whatever ways we can. Thank you. Thank you, Karen. All right. Beth Eldridge, you are up.

Speaker 20: [02:10:17](#) Hi. Hello. Can you hear me? Yep. We got you. Okay. Thank you. Yeah. Thank you everyone for your support. It's very encouraging. So I have S a, they, I live in a condo, a townhouse style condo. There's 138 units here. They refuse to send out an adjuster because they say the condo master policy has to do everything and then deny, and they won't cover air scrubbing. They won't cover mitigation, they won't cover anything. And the the declarations apparently were written in a confusing way, but a lot of my neighbors have gotten smoke mitigation. My adjuster just keeps saying, no, we're not responsible for carpets. We're not responsible for walls. I bought and installed these carpets 15 years ago, so I don't understand how my, my property, you know, insurance isn't covering it. And then the other piece is the condo insurance is like, maybe we'll cover the addicts and the crawl space. The furnace was blowing out, smoke through the, from the crawl space. So there's all this kind

of finger pointing and nothing is happening. Any ideas about how to interrupt the finger pointing and sorry, the

- Michael Conway: [02:12:02](#) Coverage <laugh>. This was, I was on mute. This is one of the, the times that I'm ex I'm very thankful that we have Tracy and Bobby's vast experience that can help walk through at least some potential issues that may be going on. Beth there's there, obviously your, your specific scenario, we might need to have an offline conversation about to try and help you. But Tracy or Bobby. Sure.
- Tracy Garo: [02:12:29](#) It's Tracy. I'm sorry about your loss. The HOA gives you a different set of challenges, right? Because there's coordination that's needed between your insurance company and their insurance company. So you're often quite dependent upon someone else's actions, right before you can proceed. And even in the best, even in a, just the simplest of claims, HOA claims can be very complicated. So suggest getting a copy of the agreement that you signed for the HOA and reading that. And if you have any trouble reading that you can, you can send it over to us. I have, I'm not surprised that your condo adjuster is kind of taking a backseat. I've seen that in most of them where they leave it up to the HOA. So there is a lot of that finger pointing, but you really have to dig deep into those policies. I did have one where the HOA was responsible for the walls out. And so the homeowner they only claim that the company paid for was one two layers of paint. So it can get really complicated. Who's responsible for what, and once you determine who's responsible for what, then you have to worry about the timing. So it's a very particular issue that you have, and you're more than welcome to give us a call. We can go over the agreement, the HOA, and maybe give you some, some more specific direction
- Speaker 20: [02:13:57](#) United policy holders is that,
- Tracy Garo: [02:14:00](#) Or the division. Yep.
- Speaker 20: [02:14:04](#) And the HOA president has a property here with S a a, and they're helping her, but they're not helping me and other neighbors have all this smoke mitigation. Their homeowners are doing it. And so they're reading the, the policies differently or something, I don't
- Tracy Garo: [02:14:25](#) Know, but that must be, that must be so frustrating with the same company and you're in the same building, I can't really speak to why they're, why they're handling it differently, but that's something, obviously that is a concern. So if you could

reach out, we can, we can talk offline about perhaps the individual characteristics of it.

- Speaker 20: [02:14:47](#) What is the best place to reach out to? Sorry
- Tracy Garo: [02:14:52](#) The, the phone number or the email that's on the screen right now. An email would be good that you could just mention that you've had you were on the call last night and you have questions about your HOA.
- Speaker 20: [02:15:03](#) Okay. I have the papers up, but it's hard to understand them.
- Michael Conway: [02:15:10](#) All right, Beth. Thank you very much. We'll look for that email. Okay. That takes us to Kimberly DBI Lynn.
- Speaker 21: [02:15:21](#) Hi, it's Dave Lynn, but thank you. Take a shot. No problem. So I am hoping you can help with clarification. I am a renter and I am being to being told by, on my property manager that even though I have renter's insurance that the owner's ins insurance, which is S a, a, has the right to tell me that I have to have all of my belongings removed from my property before the end of the month, even though my own insurance has not even sent a mitigation company out to look at it again.
- Tracy Garo: [02:16:00](#) Mike, if I can jump in here. Yeah, please. Kimberly I'm sorry about this. I understand you've already filed a complaint in our, with our office Haven. You correct?
- Speaker 21: [02:16:09](#) I have. Yeah. Your, and he wasn't sure what to do either. So he said, and my insurance carrier is state out insurance. Right. And he is, he's like, they're not even responding to him also.
- Tracy Garo: [02:16:24](#) So yeah. So Juan and I spoke today about the, about your particular situation and
- Bobby Baca: [02:16:30](#) We are going to be contacting the company directly. He was gonna try and do it this afternoon, if not this afternoon, tomorrow morning, and we will get them, we will get them on this because they, as, as the owner of the property and U S a, a needs to obviously needs to get in there and remediate and do the work they need to do. So so state auto should be working. They can work with U S a a, or work with you to to help you get your, your stuff out and, and inspected as well. So,
- Speaker 21: [02:17:02](#) So does that mean that the owner policy does actually Trump my own as my property manager's state in?

Bobby Baca: [02:17:10](#) Well, I, it, they're two different, completely different policies. I don't know that I, you could say that they Trump it, but they need to get in and do work as well. So so let's talk more offline. We're gonna reach out to state auto tomorrow morning, and we will, we will be in touch with you tomorrow.

Speaker 21: [02:17:29](#) So in a broader sense, then renter's insurance usually does not have as much weight as a homeowner's policy is pretty much what you guys are.

Bobby Baca: [02:17:39](#) No, I don't think you compare

Michael Conway: [02:17:41](#) The two. Yeah. Bobby, let me, let me, so Kimberly, what, what Bobby's, but Bobby's laying out there is that the, the, the property owner in order to do the remediation and make sure that the, the, the apartment or the property is safe for you to be in that's the, the work that U S a a is trying to do. And it's, it's coordinating your renter's policy with what U S a a is trying to do to make sure that your covered as your, as your, as your things are being removed and your renter's policy, assuming that that coverage would, would kick in and cover you on that piece is covering that point. It's not so much that it, it's not a, it's not a, it's not a Trump at all. It's just a matter of that. The policies are covering kind of different things.

Speaker 21: [02:18:21](#) They were saying that they're not coordinating at all, and we're directly across the street from damage on trail Ridge drive. So the, a house next to us was told that it's gonna be not remediated for 10 months and uninhabitable for 18, but my policy, my owner is being able to say, oh, well, we'll do these, do the work and start February 1st. I, regardless of what my renter's insurance should be covering all of my items.

Michael Conway: [02:18:54](#) Yeah. And Kimberly, I think that's why it's gonna be important for Bobby to be able to Bobby and Juan, to be able to work with you tomorrow and to work through what the logistics are of actually what's going on and work with the insurance companies too.

Speaker 21: [02:19:07](#) And then a secondary question. Is there a way to get proof of UN inhabitability from like towns, like the city of <inaudible> that makes insurance carriers happy, cuz they still think that I should be able to live there even though there's no water and it's toxic everywhere. <Laugh>

Michael Conway: [02:19:27](#) So Kim, Kimberly, I don't know that what, what Louis, Phil or superior doing on, on some certificate of, of that nature. I

encourage you to reach out to, to them to have that conversation but's as far. Gotcha. and I know everybody's, everybody's busy. But as far as the, the, the, the ability for you to live in your home safely, that's, that's exactly why S a, a wants to do and what you, my guess, at least why your property owner is trying to get USA in to do that work.

Speaker 22: [02:19:59](#)

Right.

Michael Conway: [02:20:01](#)

But we'll be in touch. All right. Thank you. Thank you. All right. That takes a to Jason shine.

Speaker 23: [02:20:11](#)

Yes. Hi. Thanks for taking my call on my video I, I think the question was kind of addressed earlier. I just wanted to confirm, so we were going to get some information on the mitigation and kind of the smokes Ash damage in our insulation, in our, across the bases, but also as far as the fences that have been damaged in any wind damage, would that fall under the same claim that we would make? I mean, I know somebody else had a problem with the deductibles in two different deductibles, fire damage versus wind and hail damage. How would, how should I kind of go into this, assuming that these would be would be claimed, would this all be at the same time?

Michael Conway: [02:20:50](#)

So Jason that's that it gets into the, the issue that we, that Bobby has touched on a couple times that that we're, we it's our, it's our expectation. And we are interpreting this to all be one claim that it's all, it's all a fire claim. If you just had wind damage, if there wasn't any fire damage at all, and that hypothetical, we might, I need to have an offline conversation and, and, and figure out what exactly is going on there, but we've made it clear to the companies based on the, the, the issues that folks have brought up so far tonight, I think we're gonna have to bring another level of clarity to the companies of what our expectation is in, regarding the, the claims and the deductibles. But so if you are having an issue in, if that's, as you start to work through the claims process and you're running into a problem on that front, please reach out to us so that we can, we can help you work through it.

Speaker 23: [02:21:37](#)

Okay. So I'll just go into this assuming that's all one claim that it'll be under the under umbrella of fire damage, even though wind is what knocked over the fences and did other damage, but one claim under the fire fire damage, I guess, so, right. Okay. Sounds good. I'll reach out if I have any problems with

Michael Conway: [02:21:52](#)

That then.

Speaker 23: [02:21:53](#) Thanks, Jason. Great. Thank you.

Michael Conway: [02:21:57](#) All right. That takes us to Linda smore.

Speaker 22: [02:22:03](#) Hi there. Let me get the video. Hi, thank you all for being here. We're having a little bit of a difficulty with our adjuster and getting in a remediation company. He gave us an initial quote kind of claim idea but he wants us to get estimates from restoration companies and restoration companies are not willing to give a quote right now unless you sign a contract with them. So we're not able to have an idea of how much it's gonna cost to have a restoration company come in without signing a contract. And we're afraid that we might it be left on the hook of a giant cleaning bill if our insurance company disputes, the restoration company we hire with.

Michael Conway: [02:22:53](#) Yeah, Linda. So that's the, the contractor issue that you just said, at least in part that you're touching on is one that's been at the top of my list of concerns about just contractors making and folks enter signed contracts before before they get estimates before they can, before people can do their due diligence to actually look into the contractor. So that that is an issue you need to be able to actually do. Like I said, that due diligence and, and look to see if and check references and, and all of the different components that we've talked about before. The, but in general, the, the contractor issue that we've got, where it sounds like based on tonight where we're three or four months out on P on people, actually our contractors actually being able to do the work. That's a new one. For me tonight that I just haven't been able to, to fully wrap my head around about how we can help on that front quite yet, Linda, but Bobby or trace here. Amy, any thoughts on on the, the, the push to get Linda to sign the contract and, or maybe more specifically that the company doesn't have folks that they can send out the, the itself?

Bobby Baca: [02:24:01](#) Yeah, this is Bobby. So, and we've heard of this issue a few times, but honestly, I would just trust your gut if you're not comfortable with signing something, just to get 'em out there. I, I, I wouldn't do that, but talk to the insurance company. Do they, do they have a recommended list, even though they're not, I mean, they can't require you to use a certain vendor, but if they have a list of vendors that they work with on a regular basis, those are the ones I would, I would reach out to first.

Speaker 22: [02:24:30](#) We, we have, and we haven't gotten calls back from any of them. We've, we've called maybe 10 different companies and have gotten three phone calls back.

Bobby Baca: [02:24:41](#) I don't know what the answer to that is. I, I know everybody is busy because they're, they, they have a lot of, you know, they they've got a lot of these claims. I, I would, I would just keep trying or, or check, reference, check, you know, check reviews, Google reviews and stuff, some of these companies before you, before you sign anything.

Speaker 22: [02:25:03](#) And just a quick question the adjuster come back and I know this is the initial idea of what he, he says to clean. It seemed fairly low for the, the single quote we got for just the cleaning. He, he quoted us at approximately three, 13,000 to clean. And the initial quote came in just for the cleaning alone, not for the removal of the insulation or anything else at 16,000. I imagine then there would be some discussion hopefully between the adjuster and the comp the company or is, is there something that we need to be doing to help fix that initial quote?

Tracy Garo: [02:25:41](#) So

Bobby Baca: [02:25:41](#) I, excuse me, yes, I would. I would give that initial quote to the adjuster and and see if they will, oftentimes the adjuster will come up to what the the quoted amount is or identify the differences. And then I just have that discussion with them.

Speaker 22: [02:25:57](#) Okay. Thank

Michael Conway: [02:25:58](#) You all. Thank you, Linda. All right. James James, I meant is it ju

Speaker 24: [02:26:07](#) There we go. It's Joe,

Michael Conway: [02:26:09](#) Joe, James, you're up.

Speaker 24: [02:26:12](#) All right. Two questions. The first one is are the insurance carriers supposed to provide any special accommodation if you have a child with an autoimmune disorder in terms of how they deal with you, or is just sort of a one size fits all? And my second question is the when the adjuster, we had a fuel adjuster come in and he spent quite a bit of time at the house, but you know, as I think back upon it, I don't believe he actually looked in the garage and there's a fairly in our driveway. There's a gap at the bottom between the garage door and the, the, you know, and the rest of the driveway. So I'm pretty sure that Ash got in cuz Ash got into the other parts of the house as well. So is that sort of unusual or is that something we can ask the field adjuster to come back and look at?

Michael Conway: [02:27:03](#) So Bobby or Tracy, you wanna jump in on the, on, on both of those questions and James and Amy touched on this a little bit in her presentation on on the, the autoimmune disorder portion of your question, but Bobby or Tracy, you wanna jump in on those,

Tracy Garo: [02:27:16](#) Right? So we want everyone to be safe. So we have to look at your policy and then hopefully the company will take those into consideration, the different characteristics of your knee. So for that, and then as for the additional damage to that is very common. So the, the estimate that you got today is not the estimate that it's gonna end up and missing items that happens sometimes. So asking them to come back out or perhaps they might even suggest sending in photographs now that they are already been out at your house. So if you're, if you're now identifying damages that were not initially inspected, yeah. Bring it up to the adjuster, let them know what they missed. And like I said, they may, they may wanna come back out or they may rely more on the professional that you get. You get to submit the estimate.

Speaker 24: [02:28:07](#) Okay. Thank you.

Michael Conway: [02:28:09](#) Thanks, James. Right. That takes us to keep Bradley.

Tracy Garo: [02:28:20](#) Hi, I

Speaker 25: [02:28:21](#) Got my camera on here. I live in a, a condominium association and so a lot of

Tracy Garo: [02:28:30](#) Out what it's all about,

Michael Conway: [02:28:32](#) James, I'm gonna mute you. Sorry about that. Go for it. That's

Speaker 25: [02:28:38](#) Okay. Okay. You can hear me and see me. Yep. We got you. Okay. So a number of questions related to that, but I won't go into, but I don't know if there are any particular resources that we should be looking for as members of an HOA in terms of the insurance issues. The specific question I have tonight is that we have what should I say? We have many of us have special loss assessment, insurance coverage but apparently the type of damage that occurred to multiple buildings in our association, we have three that were total off and two that were largely destroyed and will have to be raised. So in terms of the underinsured issues that we have here probably and the liability that we as individual homeowner will have to make up that make up that deficit. Many of us have insurance for, you know,

special loss assessments, but for deficiency assessments, apparently that is a different thing. So I'm just wondering if there are any resources for us, as far as trying to figure out whether our individual policies will cover that. Whether we have any recourse, if we're denied that sort of thing. So that would be my specific one. Thank you so much. Thanks.

Michael Conway: [02:30:04](#)

Thank you, Kate. Tracy, I'm guessing and Barb, Bobby, but I'm, I'm guessing you have some thoughts.

Tracy Garo: [02:30:12](#)

Yeah. I'm really glad this came up about the special assessment. Thank you, Kate. So we are aware of a, of an issue with the HOA policy. So some policies say that the event causing the special assessment has to happen within the policy period, but there's other policies that say that the assessment has to be received during the policy period. So please look at your policy before you make any decisions. I don't know if you are thinking about changing, but look at your policy to make sure that you don't fall into that gap in between so many consumers do. And it's, it's just heartbreaking. The special assessment should cover. So that's usually to cover courses that are not covered by the HOAs insurance policies. It would be hard to predict at this point because we, I don't know what the, what they say, what the covenant says, but you ask if there was any re of course we we're here. So when it gets to that point, when you get the special assessment, probably you, as well as some of your, your neighbors, you might all have similar questions and please call us. So, but please look at your policy, don't make any policy changes until you've read that.

Speaker 25: [02:31:20](#)

Great. Well, thank you. We, we may be reaching out depending on how this all shakes out, but the language and the covenants is different than the language and the insurance policy. And that's what has a lot of us concerned that our personal insurers are gonna say, well, well, sorry, \$50,000 coverage for special assessments, that zero coverage for deficiency assessments. So that's the concern,

Michael Conway: [02:31:43](#)

Right? Thank you. All right. Thank you Ryan Watson, you are up

Speaker 26: [02:31:54](#)

Oops. Okay. Not sure how I should get into this. I'm just learning about the smoke down and addicts and so and so forth. I live in an apartment complex right across the street from where actually part of our subdivision started. I came home to a lot of smoke Ash. I mean, I got black S everywhere. I had no idea what it was. And you know, I, I didn't realize how Carston Egen that. But everybody with these different insurance things because I am a renter I had to call them to get out here just to even check

my smoke detectors and my carbon monoxide, and they wouldn't change my filter. They said it was fine, even though my place still smells like smoke. And I live on a second floor. I have access to the attic. Do I need to be with them and, and call my apartment complex, or do I need to call my rentals insurance? Should I even be here? I've been in this house now for a couple weeks and I'm scared I've been living in this. So yeah, I, I just, I'm kind of wondering what I need to do.

Michael Conway: [02:33:09](#) Yeah, Ryan I'm sorry. You're dealing with all that. You should definitely call your, your renter's insurance and, and have some conversations with them to see what, what exactly coverage is. But Tracy, Bobby thoughts on the, on the, the rest of the, the comment related to the, the renter's insurance piece, and then I can ran I'll come back on the, the other components.

Tracy Garo: [02:33:34](#) Okay. Yeah. So the, the renter's insurance, if you have renter's insurance should be helping you with it inside your property. And they may do some coordination with the apartment complex. I, to a few folks who have apartment issues feeling unsafe, I, that may fall under Doah our department of local affairs, and I think they regulate landlords, but I'm really not sure. Okay. Yeah. So there are other agencies perhaps that would, so if you feel unsafe, I mean, I, I don't know a lot, but I do know that they can't rent a non, a safe apartment.

Speaker 26: [02:34:06](#) Well, I am quite, I'm just quite confused that they, I am the ones that told them that they should check the smoke and stuff. And I learned that looking at something else with you guys, but they didn't even know that here. They're not even changing out like my furnace filters and it's just to me, they didn't really even give us too much. Like, I didn't know, my place could be that unsafe. I I'm just kind of like shocked, you know, I guess I shouldn't even be here, but yet we are here.

Michael Conway: [02:34:37](#) Yeah. Ryan on that piece that, so the, the piece I wanted to circle back on is, is what Amy talked about. I don't know, probably an hour or so ago about the, the work that the Bo that Boulder county is doing to help folks too. And that's, and they're being really proactive along some of these lines. So I'd encourage you to reach out to the county as well, Amy, anything else you want that, that I'm missing from what you said earlier?

Amy Bach: [02:35:03](#) No, I just, there's just been some back and forth in the chat about the order of cleaning. And I just wanted to say HVAC is last. And, and if there was confusion and that's that, that's the important thing. So because if you don't wanna suck back

during air in after, so HVAC is last. But yeah, no, I think, you know, the county that's why I've been encouraging people to, to register for tomorrow night's meeting because they, I am registered.

Speaker 26: [02:35:35](#) Okay. Cause I'm just confused as to what needs to be done. If I should just get outta here. I don't even know what I'm living in among right now, amongst right now. Yeah,

Amy Bach: [02:35:44](#) No, I mean, I think, you know, we got a similar question commissioner, you know at the forum last Sunday or the Sunday before, last of, of people who, whose landlords seem like they're being maybe cavalier about the situation and not wanting to spend the money to get it checked out or make an insurance claim. And I feel like that's really more of a of a like a landlord tenant thing, like right. Yeah.

Speaker 26: [02:36:15](#) I'm just trying to understand who, who, if they may or may not be like, is this there a problem or would this be my problem? Cause this isn't my building <laugh> right. So that's where I'm confused.

Amy Bach: [02:36:25](#) I mean, you know putting, put, putting your landlord on written notice that you have concerns that you would like him or her to address is good. I mean you know, people seeing something in writing can, can trigger, oh, I better do something to make sure that I'm not opening myself up to a lawsuit for my tenants.

Speaker 26: [02:36:50](#) Okay. It's a large complex. That's why I'm just shocked. So <laugh>

Michael Conway: [02:36:55](#) Yeah, Brian, so I'm glad that you're gonna be on the, the county conversation tomorrow. And I hopefully you'll get some good information

Speaker 26: [02:37:01](#) There too. Yeah. I just wish that I would've known about the, like you've been living here for last week. I've been living with the smell and just trying to get rid of it. And now I'm thinking I need to get outta here again. So but thank you for taking my question.

Speaker 27: [02:37:16](#) I'm just, I'm so confused as to what I need to do, so thank you. <Laugh>

Michael Conway: [02:37:19](#) Thank you, Ryan. Okay. That takes us to Alana Alana. Did I get that even closer, right?

Speaker 27: [02:37:29](#) Hey there.

Michael Conway: [02:37:30](#) Oh, yep. We got you.

Speaker 27: [02:37:33](#) You got me. Hi. How's it going? How are you? Good. Thank you. So to address what Ryan just said, actually, this is kind of separate from what I was asking. But I mean, there are some clear things and I, I'm not sure why portable air quality devices haven't been sort of deployed to people who might need them to measure particulate matter, like 2.5 10 in people's homes, toxic VOC levels. Those I think are not all that expensive to her point. If she feels like she may not be safe, she is able to check pretty easily. The levels that EPA and other consider health safe for your home for indoor air quality. So to address her point, I think that's something that first off, you know, everybody should be aware that that's something that people should be looking to if they don't feel safe in their home in terms of air quality.

Speaker 27: [02:38:35](#) But the question I had had to do similarly to the testing basically the remediation company we're working with sort of made a blanket statement about the insurance companies, pretty much not wanting to pay for the initial testing. So even though we did have an industrial hygienist come, we haven't seen the, of the of those swabs and the insurance. Company's not willing to pay for whatever the testing would include for the front end. And our insurance company said they might not pay for testing on the back end. So I'm not sure how the company itself knows whether or not appropriate remediation besides visually. And as we know, I mean, this was a massive, you know, a thousand homes burned with all kinds of different toxins. And if we're not able to test what those were, I'm not sure how safe we can feel about going back if we don't have pre and post tests. So to what extent do you know if agencies or insurance companies are telling remediation companies to not or that they won't cover that testing

Michael Conway: [02:39:54](#) Solana, that shouldn't be something that the companies are telling the remediation companies. But it, it, it, it very well could be that, that you, that as you work through the claim process with the company, that there just may be something that's going on, that, that isn't, that's not translating quite right, but Bobby or Tracy thoughts on kinda the, the situation that she finds herself in.

Tracy Garo: [02:40:15](#) Yeah. So you mentioned that the remediation company told you that. So have you heard that directly from your insurance company or is that from the remediation company?

Speaker 27: [02:40:24](#) So the insurance company said they won't cover the first, the pretest and they are questioning whether or not they're gonna cover the post. It's not, oh, it's not okay. No, it's

Tracy Garo: [02:40:36](#) Not unusual because it's, they figure that if the apartment, the house is cleaned, then the post testing is most important, but you know, there's nothing in your policy says that it doesn't cover it. So if you've already incurred it, which it sounds like you may have already incurred it where they have, have they been out? Oh, no, they've just not,

Speaker 27: [02:40:56](#) No, not post.

Tracy Garo: [02:40:58](#) Right. But pretesting, that's the, that's the testing in question, right? The pretesting

Speaker 27: [02:41:03](#) Both are in question. So the, the pretesting that occurred, I think it was just a swab test, but I don't have the results from that yet. The post-testing is something I'm concerned about. Cause I wanna make sure my insurance company's gonna cover that. Yeah.

Tracy Garo: [02:41:20](#) So the pretesting on what, what, you may have a, you may have a little challenge because it's not it's companies don't like to pay the pretesting. It's just the way they work. Right. They wanna test it after. So I would say, you know, support it with any documentation. Sure. If they find something, you know, you could submit it be prepared. It might take a couple of times pushing them to pay it. So I think Amy talked about some of really good tips on how to get them to ask about the, how can they tell that what needs to be done if they can't, if they don't know what the damage is and the damages and contamination.

Speaker 27: [02:41:53](#) Right. So that, I'm not sure who said this before, but somebody earlier said that the, the industrial hygienist, when they are swabbing, they're checking for particulate measurement to determine the cleaning protocol necessary. So there is a cleaning protocol that's occurring in my home right now. I don't know what it's based on. So I don't know whether or not that's the appropriate cleaning protocol. So wouldn't, they have to test,

Tracy Garo: [02:42:24](#) You would think. Right. So it's, it seems like it's common sense, but it always has to go back to policy, language and claims procedures. So I really don't wanna commit to say one way or another, but it sounds like it's already in the works, the pretesting and the they're getting together. So I, I think at this

point, it's a matter of documenting the need for it. So if you can get anything in writing from the company saying that they found something, I think that would be helpful to you. I just don't wanna give you a false sense that it's gonna be as easy as submitting it and getting it paid. It may not be okay. Ultimately they say, no, we're here. We can try to help you out.

Speaker 27: [02:43:01](#)

Oh, good. And then

Michael Conway: [02:43:03](#)

That's, that's when, when we get into the kind of this level of specific specificity it's always gonna be the case that we're gonna, we're probably gonna have to take it offline and, and work through issues. If you do get bad bad information or bad results from the insurance company. Got it. Great. Thank you. Thank you. Right. That takes us to Nicole hammer. Nicole, are you with us? Might have lost Nicole.

Speaker 28: [02:43:42](#)

I'm sorry. I'm here. It's actually Nicole's husband. Ah,

Michael Conway: [02:43:46](#)

Go ahead.

Speaker 28: [02:43:48](#)

Yeah, I just got a quick question about we had some damage to our backyard. We were right next to the burn area off at di street Dylan road. And the, the fire came through and burned four to seven very mature trees that kind of provide breakage between our backyard and di road. And when our dresser was out there, he had indicated that you know, the mature trees like that are not typically covered under an insurance premium for landscaping. So I just got a question if that's typical or if we should fi push back on that.

Michael Conway: [02:44:24](#)

Yeah. So thanks for the question that that's similar to the question that we got earlier that Bobby answered that it's, it's most likely the case that your policy does have at least some level of coverage for those issues as well. So if it's, if they're telling, if they continue to take the stance that there's just no coverage at all it's probably, it's probably a situation where you need and we need you to reach that to us so we can take a look and help you look through your policy and see if that's truly the case.

Speaker 28: [02:44:51](#)

OK. Thank you. And is it, is it typical if there is some coverage that it would just be replanting of a, you know, a small tree and we gotta wait 30 years for it to, to grow, or is there any stipulation on, you know, the age of the, the replant

Michael Conway: [02:45:08](#) That I don't know, Bobby or Tracy? Any thoughts on that question? Yeah, this is

Bobby Baca: [02:45:13](#) Bob Bob. Go ahead, Bobby. No, sorry, Tracy. This is Bobby. Yeah, usually the policy contract will say you have so much money per like, you know a flat dollar amount for tree shrubs and bushes or you know, an amount per tree. But it, it depends on the policy contract and you it's really, I mean, if you get, if it's \$500 per tree or \$250 per tree, then you, you would just buy whatever trees you could do to replace.

Speaker 28: [02:45:45](#) Yep. Okay. Sounds good. Thank you. Mm-Hmm

Michael Conway: [02:45:47](#) <Affirmative> thank you. All right, folks. So we've got right now, we have Betsy big Sophie Wayne, constant Lu Paul Prosky, Michael Banks, and Keith Wiki and line. I'm happy to have more folks get in line, but after Keith, I haven't asked my team to drop off. And you're gonna be stuck just talking to me. I don't know that they actually will drop off, but I'm, I'm gonna ask 'em to cuz they need to, they need to rest up. They've had a, a long few weeks, so Betsy, you are up first, Betsy, you can't unmute that. There you

Speaker 29: [02:46:22](#) Go. Okay. Now I can unmute. Yeah. Thank you. First of all, so much, this has been so informative. I own a home that was about a quarter of a mile directly east of the burn area. So although we weren't within it. We got a lot of exposure to the smoke. I have a remediation company that I like a lot. The adjuster has been a little di difficult, but it seems like they were able to come to, you know, an, an agreement with most things. However so kind of two questions. One is about cleaning the contents the remediation company and their estimate. They outsource that to a contents cleaning company, but they indicated that the scope of work would be, you know, as we heard from Amy that the packout of all the items in the house would be the first thing.

Speaker 29: [02:47:24](#) And they'd be cleaned off site followed by all the various things we've mentioned HVAC and attic and so forth. The adjuster is basically telling my remediation guy that he will not pay for a packout. There's no way he'll pay for a packout. He doesn't think it's necessary. And he's one per 100% not going to pay for a packout. He finally agreed to a packout of soft codes, but I have concerns about that because the water is still somewhat questionable. The air quality, it seems like it would be much better to clean it offsite. And I'm wondering if there's some way I can push for a packout and also whether it seems necessary.

Michael Conway: [02:48:17](#) Yeah. Betsy. So it sounded like, so they've agreed to the, to the packout of the, the soft goods, right? Yeah. so I think that the the best route to go is to some degree what Amy talked about earlier and make sure that ask the question of the adjuster what their, what, the level of expertise that the adjuster has to be able to actually make that determination. But if you're running into issues, if you continue to run into issues that that you that you, you still have, you still have problems on that front, Betsy, I want you to reach out to us and, and we can help you work through the issues if it's, if what you're hearing just a, does it make sense? And now you can't unmute.

Speaker 29: [02:49:02](#) Thank you. Sorry. I teach at CU and I'm used to automatically muting every time I'm not talking. The second question I had was things keep coming up that I hear about, in fact, even just tonight, that might be unseen damage. Like there was talk about the electrical wiring. I know I have a neighbor who part of their window melted and I do have an exterior inspector coming. But I'm concerned about things like the dryer. Like there's a very, the dryer is on the outside wall. So the vent which faces the fire presumably had a hundred mile per hour Ash blowing into it. Also the kitchen cabinets, which are like a porous open grain wood. <Affirmative> how, who inspects for these things? How can I, can I push to have them be replaced or yeah, I'm not sure whether that's the restoration company or the contents company or somebody else all together.

Michael Conway: [02:50:09](#) Yeah. Tracy or Bobby. Any, any thoughts on that question?

Tracy Garo: [02:50:13](#) It's very similar to some of the things we're talking about, right. Because you don't know, so you don't know about your washer and dryer or things like that. I would just put the company on notice and remember you always, it always has to be approved by the company. So working with the ReSTOR racing company is great and they can submit estimates at Smiths, but please make sure that, you know, the company's position because you don't wanna enter into any, an agreement with the restoration and then be on the hook for the payment. Right. I don't know about the cabinets. I mean, if you can prove that it was damaged due to the fire in any way, I would say go for it. And by the way you mentioned that they no, no, no. And then they, then they agreed to the soft goods. So it sounds like you have some good negotiating skills and you just have, maybe have to push them a little more, never hesitate to try. Right. No matter what. Yeah, yeah. I would say, say, so I guess

Speaker 29: [02:51:03](#) A question I have about the packout is, I mean, in all these webinars I've been seeing, it seems very customary that there's

a packout of all the goods. And I'm wondering is it seems strange that they're, I mean, can things be clean just as well in the house?

Tracy Garo: [02:51:23](#) I think some of the larger items, furniture and stuff that's hard. I think they can be, well, I'm not gonna say I, I know that in other claims they have been cleaned in a house. Right. Whether the consumer's happy about that. And then they, and they can cover them. If, if it's an item that can't be cleaned safely, then it should be part of it. You're absolutely right. But I think if you have really big, heavy furniture that could be in there, it may, it may be better for the furniture as well to stay in place and, and be, and if it doesn't work in the house or it causes too much trouble, then you can bring that issue up and see what you can do about maybe getting him moved out.

Speaker 29: [02:51:58](#) Yeah. I mean, I'm mostly concerned, you know, similar to James earlier, a lot of smoke came into our garage and unfortunately I had made 20, 22 the year to sort of Marie condo, the house. And I had the week before put a whole bunch of boxes out into the garage with stuff. So I'm less concerned about the big furniture and more concerned about just all the stuff. But it sounds like I just need to just need to give it a try. Yeah. And is it things like the dryer? I, I assume that anything that can be taken outta the house would be the contents person is the person who's the expert.

Tracy Garo: [02:52:40](#) Yeah. I think, I, I think Amy's group always says, like, if you turn your house upside down and show the stuff that falls out is contents. Right. So, right. So that would be part of your contents. Right. But you know, to, to, if you, if you suspect that there's damage to it and you tell the adjuster, you may have to get an opinion, a professional opinion to submit the company to get that paid. But if it does, if it falls out when you get the, that's the rule of thumb, that is content.

Speaker 29: [02:53:09](#) Okay, great. Thank you so much for your help. Thanks, Betsy.

Tracy Garo: [02:53:13](#) All right, Sophie Wayne, you were up.

Speaker 30: [02:53:29](#) Hello? There you go, Sophie. Hi. Hi. Yes, this is Sophie. And thank you for your, all your guidance and, and time. My question is regarding the a L E the temporary housing. So I talked to, I mean I was, we are in communication with desk adjuster. So originally she allow us to have 12 months, some temporary housing and then changed to six months and then three months. So I went back and told her that our, our house is right at the old original town and it's alongside the cold Creek.

Our neighbors survived, but the, the neighbor house across from us all destroyed and the, on the side, I think the other side of the house is all destroyed. So the, so my question is when can we go back that it's safe, even though our house is considered to be all remediate and clean.

Speaker 30: [02:54:31](#) That's my adjuster say that as long as the house is clean, then we should go back. The insurance only cover the cleaning of the house or the remediation of the house. The dualing, they're not responsible for the air air that's outside, but I'm saying that the air outside is we breathe, even though it's, our house is clean, but the air is outside. If it's not clean, then we still cannot stay in the house. So my question then again, is how do we communicate with adjusters, say that three months? Like how, how, how long should we ask for the temporary housing in that area?

Michael Conway: [02:55:16](#) So Tracy or Bobby, you can jump in here too, but Sophie are they, so they're telling, I just wanna make sure that I'm understanding what's happening here. They're telling you that right now that they've remediated the house. They've that they've they've cleaned the house and they've tested the house and it's, it's safe for you to go back in, even with the, no,

Speaker 30: [02:55:34](#) No, no. The adjuster say that she's only for now giving us three months temporary housing if, for, for time come, if it's still, they, they might extended the, the, the term. But my, my argument with her was I don't think we could go back in three months with our house being right in the center of the, the fire zone all the wind and all the fire and as suit. So, and when the weather come right warmer, the wind stop picking up. And so we don't know when, when

Michael Conway: [02:56:15](#) It's safe. Yeah. So Sophie, that, that touches on some of the, the issues that we've, we've talked through before that that it very well, maybe the case, they can't actually remediate your house until, until some of the, the issues around you are dealt with as well, because your house, if they, if you're, if you're surrounded by Ash, it's not going to magically just stop coming into the home. Yeah. Mm-Hmm <affirmative> right. So that, that's, that's the, that's the single claim issue that Bobby has talked about a few times that that's our expectation of companies that they would continue to treated as a, as a single claim. And that you would be able to continue to use your, utilize your ale while all of that is happening. It may be the case and, and Bobby and Tracy, you should definitely jump in there, but it, it very well may be the case. And it it's somewhat sounds like the what's going on is that, she's just saying that your adjuster saying that

they're approving you for three months now and they'll read, visited at the end when they get close to the end of the three months. And I think that's fairly typical Bobby or Tracy. Anything you wanna add in on that front?

- Speaker 25: [02:57:14](#) No, I think, oh, go ahead. I think you're correct, Mike. Yeah. It's normal.
- Michael Conway: [02:57:19](#) Yeah. So Sophie it's, like I said, that's that, that 10, that's the way that the companies quite often handle it. I know that's a little bit disconcerting cause you want a little bit more certainty than what that provides you. Mm-Hmm <affirmative> but if, when you get to the end of that three month period, if you're, if we if they're telling you that you gotta go back in and you're still dealing with all of those issues that you laid out, give us a call and we'll help.
- Speaker 30: [02:57:41](#) Great. Thank you so much. Thank you,
- Michael Conway: [02:57:44](#) Sophie. All right. That takes us to call constant.
- Speaker 25: [02:57:53](#) Hmm. I gotcha. Do you have my video? Oh, great. Well, thank you so much for all of your support. It's amazing to have the support. My question, well, number one, I, I have definitely have smoke damage, but I was trying to like, oh, I can clean up myself. And I've just realized it's a lot bigger than anything I can do. I cleaned out two windows and it was like, this is unbelievable. So I've not filed a claim yet. And so I guess my concern is being a little behind on this, but yet I'm gonna go ahead with it. Just curious if you have anything to say about that. I think the bigger problem is for me that I've posed down the front, cleaned out two windows, cleaned the floors, cleaned a lot of windows, stills, not all of 'em on the inside, and I'm worried about what's gonna happen when the adjuster comes. You know, if I've done a lot of the cleaning already. Do, do you have any suggestions on that
- Bobby Baca: [02:59:03](#) Stance? Oops, I'm sorry, Mike. No, go for it. I, yeah, I did you take photos of all the Ash and everything in the window cells before you cleaned it?
- Speaker 25: [02:59:13](#) Well, I've taken photos today, today. I decided when I see all my neighbors with dumpsters out in front, I realized they're all they were ahead of me and I've just been stubborn. Like, you know, didn't wanna pay the deductible. And now I realize my at no doubt is gonna have to be it's gonna be a lot more than I can do, and it's gonna be many lot more than the deductible. So I only

have some photos, but when I will up into the house initially no, I just started cleaning.

- Bobby Baca: [02:59:49](#) Okay. Well, I would just document as much as you can with, with, for the adjuster and yeah, I mean, with the attic you know, any, any bash in the attic or anything that needs to be cleaned out, just when you file that claim just, just let the, the adjuster know that you did that cleaning and show 'em where you cleaned and, and what you've done.
- Speaker 25: [03:00:11](#) Okay. Another question is I've been having like burning eyes and wheezing and even blood, sorry, too much information coming outta my nose, you know, which never happens. Should I be seeing a doctor and getting this all documented or is that not really helpful in the insurance claim process?
- Michael Conway: [03:00:30](#) So constant. It definitely, it definitely sounds like you should go and, and see a doctor and make sure that you're okay. Separating apart from anything related to the insurance. We just need to make sure that you're doing that you're okay. Right. But it also at the, the other thing that'll kick in potentially, and why, why I wanna really encourage you to get the claim process started is that additional living expense will kick in if, if it's, if it's appropriate, which it certainly sounds like it very well may be. And you can get out of the house if it's causing you those health conditions and those health issues. Right.
- Speaker 25: [03:01:05](#) And, oh, go ahead. I just wanted to add
- Amy Bach: [03:01:08](#) That you don't have to pay the deductible, right? You don't have to like pony up that, that cash. It's just a, it's just a, a deduction that is made from what your insurer will pay you.
- Speaker 25: [03:01:22](#) Okay. Okay.
- Vicky Birch: [03:01:23](#) And also cons constants, if you'll kind of make note of your cleaning
- Speaker 25: [03:01:28](#) Hours, okay. Then
- Vicky Birch: [03:01:30](#) The carrier can consider reimbursement to you for your time already spent as well, which your labor, labor hours could be used to help you absorb part of that deductible as
- Speaker 25: [03:01:42](#) Well. Oh, good suggestion. Hadn't thought about that. One last thing is I was about 20 minutes late to this meeting. Is it recorded? And how would I get a copy?

Michael Conway: [03:01:52](#) It's recorded constants. And we don't have the email or the, our website up there, but if you just Google Colorado division insurance, our website will come up and it's on our website, both this one and the one previously the town hall from, I guess that was two weeks ago.

Speaker 25: [03:02:08](#) Yeah, I was at that one, but I heard that whole thing, but this one I missed the first 20 minutes, which I think was really valuable when I got on. I noticed, oh gosh, I missed a lot of good stuff. Okay. Thanks so much for in the in the chat right now as well. Pardon? I'll put the, the link where it's, where the recording will be in the chat right now. Thank you very much.

Michael Conway: [03:02:30](#) And constant. Just one, one last one. Last thing. Really go, go see a doctor, make sure that you're doing okay with whatever's going on.

Speaker 25: [03:02:37](#) Okay, great. Thank you very much. Thank

Michael Conway: [03:02:39](#) You. Alright, we're gonna next. We are up to Paul. Prosky.

Speaker 31: [03:02:44](#) Hello? Hey, Paul. Hello. Hang on. I'm not seeing me. Oh, there I believe. Am I there?

Michael Conway: [03:02:54](#) No, that's okay. That's okay, Paul. We, we can hear you. That's good enough for right now. Okay.

Speaker 31: [03:02:58](#) That's good enough. I just, just have a simple question. The hygienists where's a list or names of who do you get to be a hygienist and describe the chemical compounds that are found in the toxic waste or analyze your home. Cuz I've got a condo that got hit pretty bad with smoke and our home was destroyed and my mother died right before this. So we ended up with her condo and now they're telling us it's dangerous here. So I'd like to have, I guess it, is it an environmental hygienist or what, what, how do I find that? I miss that.

Michael Conway: [03:03:41](#) So, Paul if you've got to your, your insurance company, as Bobby touched on earlier, very well may have a, a list of recommended hygienists that you can reach out to and, and work with. Amy, am I Amy? Am I right? That you all have a list as well? Or did I make that up in my head?

Amy Bach: [03:04:00](#) No. that's wishful thinking commissioner. We're too risk averse to do that. But I know Boulder county health department has been disseminating a list at the disaster assistance center and of

local IHS in that would be my place to start industrial hygienists, sorry,

- Speaker 31: [03:04:22](#) Industrial hygienists. Okay. is there any danger or risk of right now? We're very glad to have my mother's condo to have a roof over our head because we have a total loss. We were right by the police station in and every home, every home around us is gone. Is there any risk that the city they wanted to come in and test our air? Is there any risk they could end up going, oh, this isn't a healthy environment. You must leave. And red tag our condo.
- Michael Conway: [03:04:55](#) So Paul, I don't, I don't wanna speak for, for the county or the city of, of what the risk may be or what they may or may not do. But I, I would say Paul, that it it's, if they're, if they come in and they test it's, it just is helpful information for you to at the very least know what is going on. I think it's, it very well could be helpful for you to have that information,
- Speaker 31: [03:05:18](#) But the, they do have the authority, if it was at a level where they felt it was dangerous and they wanted to say, okay, all you in the condos here, you need to find other housing. Is that correct?
- Michael Conway: [03:05:33](#) I don't know. I, Paul, I don't know the answer to, to that question, whether they have that authority or not. But it's a, the county is they've got their, their meeting tomorrow night. It might be a,
- Speaker 31: [03:05:44](#) We we're already planning on that one. We've been most of the meetings, so good. This is the partial one for the condo and we have the debris removal and all the other issues for our home of right. 20 years, health, public health, I guess, is tomorrow. Right. So anyway, thank you. But you know, it kind of concerned me when they say they wanna come in and test, well, why are they coming and testing? You know, are they looking for situations that they might wanna say, Hey, you need to move out. And, you know, we don't feel any particular bad side effects at this time. We're very glad to have a home. It's sad that my mother died and provided this situation for us. But it was just a flu. We were in the process of, we moved all family stuff to our home and then lost all that. So,
- Michael Conway: [03:06:45](#) All right, Paul. Well, thank you very much for the question and really hop on with and ask those questions to them too.
- Speaker 31: [03:06:52](#) Thank you very much. Thank you.

Michael Conway: [03:06:55](#) All right. That takes us to Michael Banks.

Speaker 32: [03:07:04](#) Hey there. How you doing Michael? Good. I, I lost a couple times, so I apologize if this is redundant, but I had an adjuster that recommended we have the highest level industrial cleaning in our home, but also that we re occupy the home and remain there while that cleaning occurred. Sort of contradictory information. He, since then I had escalated to a supervisor as you recommended, and I filed a complaint because that's sort of what I've gleaned from this presentation. So thank you for that. But my, a question is their position is that the smoke O odor will dissipate over time in my home. So that no further remediation services are needed, including, including cleaning of soft goods. And what I'm finding, comparing notes with neighbors is that coverage seems very subjective based on and adjusters recommendations. And I'm wondering if there's a source for sort of standard operating procedure that, that we can point to because my, you know, providing recommendations for my restoration contractors or other ES experts, isn't getting me anywhere.

Michael Conway: [03:08:13](#) Yeah. Michael so the there's, we we've touched on it a little bit, but to your point there is some subjectivity in the, in the way that this, the way that the claims end up being handled, but Tracy, you wanna jump in on on just the, the overall kind of approach that Michael should be taking. And Michael, I, I think I heard you say that you did file a claim, a complaint with us, right? Correct. Good. Okay. That's a good step, Tracy. You wanna, I jump in,

Tracy Garo: [03:08:39](#) Yeah, it is a good point to, to file because the position I would take, how can you live there when they're cleaning? I mean, I don't know how long the cleaning's gonna take. You said that they were, they approved heavy duty cleaning, but they want you to stay there.

Speaker 32: [03:08:50](#) Well, I've, I've fought that in one, but generally, basically there's just a pattern of blanket denial. And I have most experts making recommendations that are being denied. And then I'm hearing from neighbors that some of that scope is being approved for them. So I'm wondering how to, why is it denied in some case? Why, why not others? And is there some resource that, where some means that we can all compare notes and say, generally, this is the same condition, so these steps should be taken.

Tracy Garo: [03:09:20](#) Yeah. So I, I don't know what your neighbors are, are doing, you know, what exactly their policy calls for, but it should, I'm just gonna go back to the fact that if you can't live there, because it

needs to be clean, they should clean it. Right. And if you can't live there, if they're gonna clean it, you can't expect to live there most likely. So filing a complaint, you the way to go so that we can get more information. It just doesn't sound right. So something's not, something's not right. That's what our investigations are for.

- Speaker 32: [03:09:49](#) Okay.
- Michael Conway: [03:09:50](#) Thanks, Michael, Michael,
- Vicky Birch: [03:09:53](#) Excuse me. Do you mind sharing what carrier you have, that's wanting you to live there while cleaning, do you mind sharing that
- Speaker 32: [03:10:00](#) Farmers? And to be clear, I had, pre-approved a non-refundable two month rental before the adjuster came out. So that's the only way that I was able to get around that. But yeah, otherwise told me that they were, I had to escalate that to the supervisor and get my agent involved to get that through.
- Michael Conway: [03:10:20](#) Yeah, thanks, Michael. And the the point that from Vicky's Vicky's question, that's exactly the type of thing that we, we, we are gonna be looking for seeing that systemic issue that I talked about at the front end that we're gonna be looking for, if we've got companies that are taking positions like that so that we can address 'em across the board. Cuz my guess is if you're dealing with that with farmers that there are others that we haven't heard from that are too. So it's, it's incredibly helpful that you filed the complaint. So thank you very much.
- Speaker 32: [03:10:47](#) Yeah. Well thank thanks for all the effort on your part too. It's really appreciated.
- Michael Conway: [03:10:51](#) Absolutely. Okay. Michael, we'll be following up with you further. But that takes us to Keith Keith Wiki. Keith, did I get that right?
- Speaker 33: [03:11:02](#) Yes. perfect. So, so we are down, we're basically downwind of a lot of damage. We have some fire damage in our basement because of that, they put out the fire and opened up all the windows, which were open all night for the neighborhood to come in. So we have a lot of smoke damage. My question is around sot and entrance in through the windows. So every single window cell in the whole house has lot around there. It's a 1996 house. The original windows are not that leak tight. My question is once they do all the work in our house, get rid of the

fire damage, clean it up. And then we have a nice warm spring day and they're, you know, unfortunately having to take out all the Ash from our neighbors it's all gonna go up and it's gonna blow.

- Speaker 33: [03:12:01](#) And, and I'm wondering, should we just proactively be replacing windows because we know this is gonna happen? Is that something we could justify with the insurance company that you know, we see how much should is coming in, this is gonna happen again and again, when we have wind happening. So I guess it's, it is about the, the infiltration through the windows and whether this is something we should really push for with the insurance company or not knowing that how much came in already, it's gonna happen again. It's gonna probably happen 10 times between and when the neighborhood is rebuilt. So I'm just wondering any advice you might have on that.
- Michael Conway: [03:12:42](#) Yeah. Thanks for the question, Keith, you wanna jump in on that one? You've kind answered that question touched on it at least previously.
- Bobby Baca: [03:12:52](#) Yeah. So, I mean again, we talked about if, as the debris, as the debris is being removed and that Ash is being kicked up if you've already piled a claim and everything, if everything's been clean, then we would expect the companies to come in to clean it again. And again, depending on the the extent of the Ash that comes in and everything, but, but we would want the companies to, to clean out again. And, and I'm sorry if I, if I misunderstood anything
- Tracy Garo: [03:13:26](#) Keith, are you saying that you would like them to replace your windows now so that the future won't, it won't happen again. So it's like a re it's like a mediation it's you're protecting your home.
- Speaker 33: [03:13:36](#) Yeah. I mean, I, I pretty much know it's gonna happen because of how much came in already. And and we're downwind of this whole neighborhood and it's just gonna keep happening and yes, I could say keep the claim open and every couple weeks come in and clean again again. But it just seems like it might be in their best interest to say, yeah, you do have some leaky windows and this would be all be part of the same claim and we'll keep covering it, but maybe we should just take care of this now and not have to keep cleaning
- Tracy Garo: [03:14:10](#) Keith. They don't think that way. Sometimes

Speaker 33: [03:14:13](#) That, that is the indication I got from our today. That is, Hey, if that happens, deal with it then, but we're not going to Preem preemptively help anything that hasn't yet happened, which

Tracy Garo: [03:14:26](#) Right. I'm surprised they didn't say, you know, go down to your local ACE and get some plastic and throw that up. I mean, cuz they want you to mitigate, but they're not going to give you the tools to do that. So. Right. But like Bobby said, if it happens five times, then you have five times they come out and, and clean it. Right.

Speaker 33: [03:14:42](#) Right. Well, so, and I think I'm the last one. So I just wanted to thank you guys. You know, for all of all of the time and effort you guys have put into supporting our community, it's really been and amazing. So I just wanted to thank you on behalf of the 229 people still on the, on the

Michael Conway: [03:14:59](#) Phone here. Thanks for that, Keith. I appreciate it very much. Very, very much. Alright. Like I said, folks, Keith was gonna be last one that I, that I absolutely asked my team to stay on. Like I also said, I don't know that they're gonna actually drop off. So but I will be with you. So that takes us to Peter, Peter DT. Peter, are you with us

Speaker 34: [03:15:26](#) Blown on mute? Yeah. There you go. Am I here now? Yep, I gotcha. Okay. our house survived in a sea of desolation, but all our outbuildings were destroyed, including all our equipment for taking care of our property. I have a question insurance will pay to clear the snow. If we hire somebody that's in the roughly two to \$400 range per storm I kind of think that's absurd and I'm willing to buy my own snowblower and do it myself. What do I need to do to support this as a reimbursable expense from the insurance company with my intention of actually spending less money than they will it over the remaining months,

Michael Conway: [03:16:14](#) Peter, to, to get the cost of the snowblower itself reimbursed you

Speaker 34: [03:16:18](#) Mean, well, the snowblower and you were telling someone just a few moments ago to keep track of her time because that's a reimbursable expense also, but yeah, at least the cost of the snowblower, which would be in the thousand dollars range or so

Michael Conway: [03:16:35](#) Peter, so let me see if Bobby or Tracy, or of course they're both still on, even though I told them to drop off

Tracy Garo: [03:16:42](#) We just can't do that commissioner. Was it damaged in the, was the snow I'm so sorry was the snowblower are damaged in the fire?

Speaker 34: [03:16:51](#) Yeah. All our, all our old equipment is, is totally destroyed. And so I would go out and I, the snowblower that was destroyed is, is much more expensive. It's a big, huge John Deere piece of equipment. That's \$5,000 and isn't available until may. So I'm gonna, I, and to go down to home Depot and buy myself a thousand dollars, \$12 walk behind snowblower, do it myself. And, but I, I would like to be reimbursed it because I'm saving them two to \$400 per storm of clearing, how do I, how do I support that? Pictures, pictures of the snowstorm and the before and after sufficient.

Tracy Garo: [03:17:36](#) So, well the trailer, I mean the, the snowblower is part of your contents, right? So you would have to just support it under your contents and hopefully you've gotten some of that. You've submitted some to, towards your inventory.

Speaker 34: [03:17:49](#) Yeah. But I wouldn't buy the snow blower. I I'm buying a \$5,000 piece of equipment. That's that's coming in in April. That will be a snowblower in future years. This is only to get us through the next six months or so the next

Tracy Garo: [03:18:03](#) Temporary one, you know what, I bet the, adjuster's gonna say you can sell that when you're the one comes in. This is like a granular issue. I don't, I, I, I don't think we can resolve it here. Okay. But I can imagine that's what your adjuster's going to say, that it is a temporary and you can sell it and then you can buy the nice one that's ready for you in the spring.

Speaker 34: [03:18:22](#) Okay.

Michael Conway: [03:18:22](#) And, and Peter, the other piece, just to, to clarify what we were talking about earlier with the woman that had done some cleaning of her property already that was because the, what we were talking about there while we were encouraging her to keep track of her time so that she could potentially get reimbursed that very well may be a, a different issue than you clearing the snow yourself. So definitely reach out to us and, and we can see if there's some help that we can provide you specific to your issues. Okay. Thank you. Thank you. All right. That takes us to call Palin Lowry call. Are you with us?

Speaker 17: [03:19:09](#) Hi there. Hey, call. I was, I was on earlier. I just have a quick question. Is there any is there a town hall plan that might

include an industrial hygienist or environmental scientist or people with that type of expertise that could help us navigate some of these questions?

Michael Conway: [03:19:28](#) We don't have anything planned at this point, Kelly, that's something that we, we may revisit in the future, but it Amy it's Amy, are you still with us?

Amy Bach: [03:19:36](#) Yeah, I am. And I had been trading messages with your staff commissioner saying that, you know, we, we had been waiting to schedule a partial loss workshop until we wanna give, you know, you a chance to do tonight. If you all wanna do something together, we're happy to do it. We do have staff with, and we have we can, we can bring in an NIH. So that, that was just, we just wanted make sure that you you know, give you the, the lead here.

Michael Conway: [03:20:08](#) Thank thanks, Amy. So essentially Kelly Marta come but we'll be, we'll be circling back on something anymore, at least maybe between us or one of us, or

Amy Bach: [03:20:18](#) You know, I just want your, your, the folks who are still on to know how incredibly special your division is your department the division of insurance, your team, the fact that you're still on answering questions, you know the fact that you are, have been collaborating with our, it's a, it's really a beautiful thing. So, you know, to the extent that, and Tracy, you know, and your people have been participating on, on our events for the, for the east troublesome fire and, and this kind of collaboration is so good for the community. So thank you, commissioner and your team. Thank you,

Michael Conway: [03:20:53](#) Amy. Thank you very much for saying that. So thank you, Kelly. Keep an eye out for, for more to come.

Speaker 17: [03:20:58](#) Okay, great. I appreciate it.

Michael Conway: [03:21:00](#) Yep. All right. Derek and Laurie, Joe Davis Derek I and Laurie, Joe, I, I appreciated the, the CU logo that you had up as your as your picture when your, when your video wasn't up. But so now what's your actual question go bust. Oh, well,

Speaker 35: [03:21:17](#) My question really has to do with the ale funds that are available to us. We were lucky enough that my mother-in-law and father-in-law are in Broomfield. So we're, we've been living with them for about three weeks and I was just hoping to, you know, kind of help them out. They've they've, you know, made

a lot of meals and, and really kind of going out of their way monetarily for us. And we, we want, we are wondering how to get reimbursed for them and, and, you know, try to try to help them out. And not for them not to be out out so

- Michael Conway: [03:21:52](#) Much money. Yeah. Derek, you are speaking Tracy Gar so's language, so I'm gonna kick it to Tracy.
- Tracy Garo: [03:21:59](#) Oh yeah, definitely. I'm glad you had a, you have a nice place to stay with your family, but AB absolutely. They're incurring additional costs, right. To, for you to be there for their electricity and the water and the food. If they, if they submit to you some bill, right. There has to be something submitted to the company. They have to know what they're dealing with. So if you work together and put that down on paper and submit it they should be covered. I mean, if you, they should, they owe you a place to stay. And if that's where you're staying, then they need to reimburse you for that.
- Michael Conway: [03:22:33](#) So Derek, the, the, the short answer is the document. And that, that should be, that should be sufficient, but if it's not as you document it, you submit it to the company, please let us know. Yeah,
- Speaker 35: [03:22:44](#) Absolutely. Thank you.
- Michael Conway: [03:22:48](#) Okay. Go, go buffs. All right. Amy chef.
- Speaker 36: [03:22:58](#) Hi. Thank you. I, I can echo that go buff sentiment. But I, I apologize if this was answered earlier, I, I was late to the call today. We are late to the, a, to the filing a claim game. I think we were kind of living in the excitement and gratitude of having a home standing. Finally had somebody out to look at our home on Monday, and unfortunately we have a lot of Ash and sot and all of that, my question is kind of along the lines of the one claim that you were discussing earlier, as far as not having a wind and a fire and those different things. What about things that are don't fall under your homeowner's policy, but were on your property at the time that have foot and Ash and need some deep? So like the car we left behind the camper, those kinds of things that have a lot of Ash. And so did do those, do we have to expect to pay a deductible for each one of those, because we have an auto policy, you know, for the, for the minivan that was here and then we have our deductible for our homeowners insurance.

Michael Conway: [03:24:15](#) Yeah. Amy, those, those are different coverages. So those are different policies. And so it's a different animal than what we were talking about before. And you are gonna have to, to file those claims with your auto with your auto carrier.

Speaker 36: [03:24:28](#) Okay. That's what I suspected. And I mean, my home is, is the big, your concern. So I won't, I'm not gonna worry too much. <Laugh> thank you.

Michael Conway: [03:24:38](#) Absolutely. Okay. That us to Victoria.

Speaker 37: [03:24:46](#) Okay. Can you see me hear me? Yep. Hi. I have documented autoimmune disease and I'm concerned about, I'm told the processes that we have to send out our items for cleaning instead of just listing them as damages is. So we have, we have Ash and suit in the attic insulation through the windows. We've had three respiration com companies come out and say, we have, we have to have top to bottom cleaning. And you know, normally I wouldn't expose myself to those chemicals. So my concern is if they're cleaned then I'm exposed to chemicals, maybe on top of contaminants that weren't removed. And am I supposed to go through that process and let them do that, and then claim loss on those items if I can't tolerate it, which you know, is a risk for me because that I'm exposed and, and right. And I have this inflammatory process that goes on and may, maybe I'm in the emergency room because of that. So do you do, I mean, can I tell my insurance company, well, I wanna claim loss on these items or do I have to have them cleaned first is my question,

Michael Conway: [03:26:07](#) Victoria, I'm, I'm sorry. You're dealing with all of that across the board. Tracy thoughts on the, the specificity and her issues that are going on.

Tracy Garo: [03:26:17](#) Yeah. So again, like letting them try to clean it is, is probably the best idea, try to cooperate with them, but I understand, right. The cleaning, the chemicals that they're gonna use to clean it, even if they can clean it, that your, the property's coming back to you with the chemicals that they used to clean. It that's really a tough one, right. Because they're gonna say that it was, they have to bring you to pre-loss. So I don't know what the condition of the, I imagine they didn't have that heavy duty chemical wouldn't be prior to the loss, but this is a unique issue. So it's because we're talking about the actual cleaning product causing damage to your property. So I think because of it, if you could give us a call and we can delve into it a little bit more, I'm not honestly not sure what they, that they would pay that, but that never stopped us from trying, so, okay.

Speaker 37: [03:27:05](#) That, okay. Did you have anything to say?

Speaker 38: [03:27:08](#) Yeah, we we've also took talked to to the insurance company about having, you know, the industrial hygienists come in before to actually lay out a strategy for removing the toxins and, and what, you know, what could be cleaned and what can't be cleaned, and also have that person also layout based on you know, Victorias Victoria's health, health, you know, what should just be tossed. And they've said that they won't do a, a pre hygienist hygienist, but they'll do a post. And so we got 'em to agree to that. And so, you know, maybe this is a way to lay out that, you know, that you've cleaned it, but <laugh>, we're still smelling now chemicals coming off of us. And, and, you know, and, and so it's not clean, you know, for for Victoria. So it's, you know, so, you know, so that's sort of our thought process, or at least what we've been discussing here is that, well, if they're gonna pay for the post, we'll go in with the post, and if they're gonna make us go through this process, then we go through the pro us, we have 'em come in.

Speaker 38: [03:28:23](#) And of course their sensors are gonna pick up that <laugh>, we've got chemicals coming off of, off of, you know, the different things that have been cleaned here. And that, you know, that that's, you know, that's just going to Victoria, can't come back in the house because talk the toxin level's still too high. I don't based on chemicals.

Speaker 37: [03:28:45](#) I don't wanna be the test subject <laugh>

Speaker 38: [03:28:48](#) Honestly. Yeah, we don't, we don't want Victoria to be the Canarian house. And, and so Victoria has been in the house twice since the incident. Right. And, and, and each time I'm right on entry, you know my,

Speaker 37: [03:29:07](#) I mean, my chest starts burning. I can't be in there for more than an hour.

Michael Conway: [03:29:11](#) Right.

Speaker 38: [03:29:12](#) And, and she comes from, and she, she comes back to where we're living now and, and in the sick for a few days because of, you know, just, you know, walking in the house. So and, and I, so anyway, it, it just seems like a long, a long process to go through, to, to, to come to the back, you know, you know, to come to basically the conclusion that the things that you just claim need to be tossed.

Michael Conway: [03:29:38](#) Yeah. And that's, and that's why folks, I know it's, it's not the the exact answer that you're hoping that we can give you right now, as we sit here that we, we, and sorry, the three year old does not wanna go to sleep and you're hearing him on the, on the monitor. But that's why it's gonna be really important for you to reach out to us, see if we can help, but really talk with your, talk with your company too, about those concerns and, and see if there's something that they can do for on the front end too. And maybe give you some reassurance as well.

Speaker 38: [03:30:06](#) Well, we, we, we, we have, and, you know, we, we, we, we appreciate your support. Like everybody said, this is great. We've got it documented with the field assessor the, you know, the, the assessor back in Florida that we're working with and and the the trailer P people that came in that were on site for us. So Liberty mutual is our insurance company. So we've been documenting as much as we can. And we're also gonna document it through the email process of saying, you know, we know we're going through this process, but these are the items that we actually believe, need to be replaced. And aren't going to, you know, the cleaning isn't gonna mitigate or, or, or allow us to use these, you know, these items once you've cleaned them, because they're basically gonna have chemicals on 'em, they're gonna be toxic for Victoria. Right.

Michael Conway: [03:30:57](#) Yeah. So, so that you're doing, you're, you're taking the right steps. And like, like we talked about is if they're reach out to us and we'll, we'll try and help you through the process, too. Okay. Thank you so much. That sounds great. Thank you. We appreciate it. Thank you. Thank you. All right. That takes us to Susan first, Susan you're. There you go.

Speaker 39: [03:31:21](#) Hi, how are you? How are you doing good? I like so many people had smoke and SU and Ash come into our home during the fires. And we had testing done really early to see the level that was in there. And they found between five and 25% of a level of SU and in our house in some areas in some that was less than 5%. And they laid out kind of like the cleaning protocol. So we brought in a couple of you know, people to do an estimate on what it would cost to clean the house. Our insurance company has been pushing back on cleaning the house. They are saying that because one of the higher levels was in our master bathroom and the windows to our master bedroom are on the windy side because that entire side, the fence collapsed from the wind.

Speaker 39: [03:32:20](#) And there was several inches of soot inside the windows cell. So at Nash inside the window cell so the people that I'm dealing

with are actually not in the state of Colorado. They seem like they're in Georgia. They have a third party adjuster that's out here that's working with and he keeps telling me that they're questioning the levels that they're finding in the house. And they're the initial report that we had done, which was several days after the fire. And oddly enough, they're actually flying somebody in here from a, a forensic fire company called SCA from Missouri to do a second opinion. And this person's gonna be at our house for like four hours next week. And to me, you know, it seems like all they would, we have to do is pay the 15 or 16 grand to clean the house, but they're bringing somebody in to which doesn't make sense to me.

- Speaker 39: [03:33:15](#) And I don't understand the pushback that they're giving. It's just huge pushback on where the cleaning is and what the cleaning needs to be. And we're not in our house. They've approved us to be out of our house until the mid February. But the que the thing they keep saying is it's hard for us to imagine the amounts that they're finding in there, where it was. And I've said to them, you know, what the situation was here. I mean, you guys, aren't in this state, but they're keeping pushing back. And I don't understand why they're bringing in a third party company, flying them in paying them per hour to be here, to do a second opinion on this. It doesn't make sense to me at all. And so this is actually pushing now out to next week, Susan, person's coming in.
- Michael Conway: [03:33:58](#) What's your, what's your company
- Speaker 39: [03:34:00](#) State farm.
- Michael Conway: [03:34:02](#) So Susan, that doesn't, that, that seems illogical on a, on a couple different points. So again, it it's, it, it falls into the, the kind of general category that we've, we've circled back to you a couple of times that it's probably gonna to be the case that we're gonna need to delve into the, into the actual issues of what's going on with you offline, and maybe have some conversations with state farm separately, too to understand what exactly they're thinking or what they're doing, but Tracy or Bobby, Bobby, I'm sorry. I didn't realize you were still on it. I would've kept asking you questions. Tracy or Bobby, anything you wanna add in there.
- Tracy Garo: [03:34:36](#) So then you're like, it's, it's like, it's always the way they don't. They seem not to have common sense, right? So you're like, of course just pay for it rather than it have these expenses. Something, we scratch our head about a lot too. But that's not how they work. They just that's. They send out somebody to

counter what you have, but I'm glad they're sending someone out. I mean, that's, that's right. Refreshing. Especially after this long meeting, haven't heard anyone saying that they took it seriously enough to send someone back out.

- Speaker 39: [03:35:05](#) Well, the company they're setting out, it's almost like going at something with a sledge channel when all you need is a, a, you know, a small little tap. But I think my big concern is they're pushing this out so far now next week that the cleaning part, if we get to it is it's gonna be weeks out. And like, we're in a really odd, I mean, we're in an Airbnb, that's in Westminster, which is far away. We're driving our kids in to, and from school. You know, I have a son that has autism that is like not handling this very well. And we're going on possibly two months of not being at our house and could be longer if we have to wait for them to come to a conclusion. And I have somebody that can go in and clean it one to two weeks from now, kind of get it moving and gone. And they just are like, no, let's wait and see what these people say next week.
- Michael Conway: [03:35:51](#) Yeah. Susan, I know that's frustrating. Bobby looked like you were jumping in there.
- Tracy Garo: [03:35:55](#) No, I would. I agreed with what Tracy was, was
- Michael Conway: [03:35:57](#) Saying. Gotcha. So reason I know that's I know that's incredibly frustrating and I'm sure it's even more frustrating for you with with your, with your specific circumstance going on, but reach out to us if, and let's see what we can do to, to help out offline. We're not gonna be able to answer your exact questions tonight as we sit here cuz as Tracy talked about, there's something that just doesn't quite up here. So
- Speaker 39: [03:36:21](#) Don't seem crazy about it then it's like, and I think that's the one thing is like, if you go through all this and you're like, am I missing something? Does this not seem right? It's like,
- Tracy Garo: [03:36:28](#) Yeah, if I can just throw in that there is a school of thought that would say, you should just
- Amy Bach: [03:36:36](#) Pay for it, tell them you're going to, you've got a cleaning company pay for it and then work to get them to reimburse you. I mean, that's a school of thought. I'm not gonna say that is, you know, the hard and fast, but there's definitely, we have come. This has been going on after so many wildfires that, you know, we have started to tell people, if you have the financial wherewithal, you, you may wanna just go ahead and hire the

person that you think is qualified, get your house cleaned and then fight it out with the insurer after I don't, I, you know, the department may have a hard time with that, that, but it's definitely a school of thought that some people are pursuing or hiring a public adjuster who will then pay the expenses and deal with it.

Michael Conway: [03:37:25](#)

And Susan, so a lot of those lines re reach out to us, like I said, and we can have some conversations and see what we can do if that's, if the ed decided to go the route that Amy just laid out there, that's obviously thing that you can choose to do. But we I'd like to have our team have some conversations with you before. Maybe you go that route. Because like I said, there's something that just doesn't quite add up here, but to your point about, are, are you crazy or should you feel crazy because they're making you feel crazy? No, and that's a blanket. I know we've lost the vast majority of people it have been on at this point, but it's a blanket rule folks that know do not, do not feel crazy because the insurance company's doing something that just doesn't seem logical to you. It's insurance, there's, there's almost nothing that's logical about insurance ever across the board, unfortunately. So Susan, please reach out and we'll see what we can do to help. I know know we've got one last person that was having trouble getting her hand raised. And it's Katie, Katie bird burns

Speaker 40: [03:38:25](#)

Katie. Yeah. Katie burns. So and my mine's a little different question. You, I'm just jumping on every possible presentation I can to, to learn and get as much tidbits as I can. But one thing I haven't got good clarity on is for us. And, and we're a total loss, we're not a partial. Our, we have a replacement policy with up to limits and our up to limits are about 400,000 below what the two bids we have gotten to rebuild our house is are those hard limits or are there opportunities to have the cover more or, or do I need to kinda set my expectation that we're gonna have about a 400 K gap?

Michael Conway: [03:39:26](#)

So Katie, as far as what the, what a potential under insurance gap that you may have we're working as we sit here right now, we're working with a few different stakeholders and the county and, and the cities to try and get some good information out there for folks about start to get information put together, I should say, not necessarily out to folks quite yet. But start to put resources together for people to be able to actually truly estimate what their potential under insurance is going to be. So there's, it's, it's probably a little bit early to, to be guessing that you have that \$400,000 gap. But what the most important component is, is to make sure that you're, you're following the

claim process and that you've got the claim working. And then as we get to the, the point where we really can get a little bit more an or put more answers out there about what potential under insurance truly is gonna be in play, then it'll be helpful. I think once we get to that point for you to understand what your policy is gonna actually cover the, the limits that your policy will cover. So I know that's not a complete answer to your question, but that's in part it, the, the just aren't out there quite yet to, or the, the information isn't ready to answer your question quite yet.

Michael Conway: [03:40:42](#) All right. We had a couple more people jump in. So Sean Marie swanky.

Speaker 41: [03:40:51](#) Hello. Hi. So my question is regarding I actually have a couple questions, but my main question is regarding bio sweeping. So our insurance company AF we had the adjuster come out and the adjuster that was sent did not seem very knowledgeable. He even kind of right when he came into our house, that he did not have fire experience and he was very nonchalant about what he saw. And so his verbal report to our insurance company was that it was minimal damage. And we have we back we have open space next to us, and then there's some across the street and then there's like 12 houses across the street that burned. And so we have, you know, visible char is what it was classified as so we question the insurance company because of his very lackluster, I guess I'll say response to what he saw and we've never seen the report from him.

Speaker 41: [03:42:13](#) But she, the adjuster, the desk adjuster sent out an industrial hygienist and we got a report and we didn't get any numbers on our report. We just got results that said, yes, there's char in all the six places in our house that they tested. And so anyway, so our insurance company is saying that before we have any cleaning done that they are running this bio sweep in our house and we had not heard of it. None of our neighbors are having it done. And so I'm just wondering what it is. If it's a good thing there was one or two people that I've talked to that said that it was, and, but the insurance company is trying to use this to not have to clean out like our ducks, not having to do anything with cleaning out or air conditioning or our at insulation. And so I'm just wondering, you know, as a next step, if this product works what, what our next steps are.

Vicky Birch: [03:43:28](#) So, Sean, I'm not familiar with the bio suite, but Tracy or Bobby are, are you no, I'm very curious. I dunno what that is.

Amy Bach: [03:43:39](#) I text Bobby, sorry,

Vicky Birch: [03:43:41](#) I'm sorry. No, no, go ahead. I was just say I've never heard of bio suite either.

Amy Bach: [03:43:48](#) Yeah, I hadn't either. And I texted my, I, my staff person who just got certified in smoke mediation, she said questionable. So I don't know if that means it's a, it's a new technique. I had never heard of it either.

Vicky Birch: [03:44:04](#) It is somewhat new technique. It is similar to what the airlines are using on their airplanes. Now it is a photo lytic process. You know, you may have seen it on some of the news where it looks like they're doing this blue light overlay type thing. Mm-Hmm, <affirmative> I did have some experience with some of that cleaning in another market. My, it is not truly tested. Bio sweep is newer to the industry with this particular format. My concern at the time with the losses that I was directly involved with is that it's more it's, it's not a direct contaminant when re resolution, when it comes to anything that might be metallic related in that. And I'll give you an example. When we did a post testing after a bios, we, we deal showed testing with traces of asbestos, why there was no smell, no odor, everything appeared to be clean and you know, with, with where the airlines are using it, now it's for a bio, so no germs, but in this particular market, it was older homes. And we did still show some asbestos presence there. So I would just be cautious. Yep. Thanks in total, total reliance on that.

Michael Conway: [03:45:45](#) Thanks Vicky. So, Sean if there's, if you're, if there's, if the company is in any way telling you that they don't need to clean after they do this, please reach out to us and, and we'll do what we can to help you. I think there's been enough questions raised about the process, just based off of what Vicky said alone. Not, not to mention Amy's questionable chat from our, our text from her team that we'll be able to, to work on that for you. If there is something that, that the company is saying that they don't need to clean, what is the company just to make sure that I know so that if we start seeing this bio sweep issue, we know where it's coming from,

Vicky Birch: [03:46:21](#) The insurance company insurance company. Yeah. We're with AAA.

Michael Conway: [03:46:26](#) Okay. All right, Sean. So really please, if there's, if there are, if there's issues after, if they're telling you they're not gonna come clean, please reach out to us. So

Vicky Birch: [03:46:33](#) Should we still go through with the bio suite process? I guess I'm a little concerned if it's questionable.

Amy Bach: [03:46:41](#) I, I think the idea is that what's questionable is whether it's gonna really adequately clean. So I, you know, I don't know that there was there's reason to be concerned that there would be any harm done. You know, it's more like the insurance company seems like they're wasting money is more, I think the concern, but Vicky might have a different view.

Vicky Birch: [03:47:02](#) It's more to me it's, it's, it should be augmented with additional cleaning because while it does do a cleaning process specifically on soft goods odor related, but there's, it needs to be augmented with additional, it's not a cure, all that. They just come in and photo, you know, elate this and, and you're done. There needs to be with a cleaning process, would be my recommendation and I would be having that conversation with the adjuster.

Michael Conway: [03:47:38](#) Okay. So thanks, Sean. And really, if they're, if they're, if you're still running into issues after the, the bio come and reach out to us and we'll, we'll do what we can to help. Okay. All right. That takes us to my my, and my pronouncer in your, any place close to correctly.

Speaker 42: [03:48:07](#) Okay. Well, thanks to all of you for, you know, giving a lot of useful information. I have a quick question on behalf of my renter. So his adjuster has verbally agreed on phone to pay him a due to his renter's insurance, but how long he should wait before complaining to his manager, like for last 10 days, there is not much communication. Is there anything like a time limit on AAL E

Tracy Garo: [03:48:39](#) Tracy or Bobby? You wanna jump in on that one? Oh, go ahead, Bobby. I was on a renter's policy. It would be by policy contract. Typically a renter's policy is gonna be 12 months or up to 12 months. So is, are, is the renter being displaced because they're gonna be going in and cleaning the property or is it

Speaker 42: [03:49:04](#) No, I'm talking about the time limit after verbally agreeing just agree it that okay. You will pay for this month and then we'll see the next month for Airbnb. So they agreed, but nothing has come to the bank for last, you know, 20 days now since the renter has rented some other stuff. So he was asking me is the, how do he, how does he go about, you know, taking this issue further? We don't want to kind of just say, Hey, who is your manager? And I want to talk to, you know, not to be rude about that, but since they have verbally agreed to pay, he wants to kind of write an email about what is the within, what, how much amount of time they're supposed to pay him the money, because these are the big amounts going on credit cards.

Tracy Garo: [03:50:01](#) I would just ask, oh, sorry, Bob. I, I wonder, did he submit everything he needed to submit? Oh, he's sure that he's complied with what they're asking for.

Speaker 42: [03:50:09](#) Yeah. He has uploaded his receipt and from the Airbnb and as I said, they verbally agreed on the phone and that is what he's also experiencing that all the adjusters are talking verbally rather than emailing them that we agreed on this, you know? So there is no proof of what they agreed and not agreed

Tracy Garo: [03:50:31](#) On. Oh, so there's just that just a phone call agreement. Yeah. Yeah. I don't know what's going on with the company, why they're not responding. So that's the first thing. Right. And if they do respond or they're going to honor a commitment that somebody gave over the phone, so maybe you just have to backtrack again and submit them again. But if you you're looking for, like, what, how many days does a company have to respond to you? Is that what your question is? We don't have the specifics. So on a homeowner's policy, they have to pay a claim, a clean claim, meaning no questions at everything's been submitted. It's been approved within 60 days. So <affirmative>, that's not really gonna help your renter cuz they're gonna, they need it now. Why don't you have him or her call loss? And like I think Bobby said earlier, we can reach out to somebody and have, and get it moving. Right. At least we can do is get somebody to call reach out to the company and have somebody call them. So get to the bottom of it.

Michael Conway: [03:51:34](#) Right. Okay. Okay. Thanks a lot. Thank you. All right, Anish. You are up and Anish is gonna be our last question tonight folks. So Anish, you get the,

Speaker 43: [03:51:53](#) Yeah. Can you hear me okay?

Michael Conway: [03:51:56](#) Can, but that's okay. We can hear you. That's all that matters.

Speaker 43: [03:52:00](#) Okay. Yeah. Thanks a lot for staying this late and thank you for all the information you've provided. My question is specific to like cleaning inside the house. We have have a popcorn ceiling inside the house. We had the external logistic from our insurance come through and look at the place we live off Dylan road. Luckily our house is standing. We had fire damage in the backyard and in the, on the tree, in the front of the house, we had a smoke inside the house, like everything inside the smells smokey. And we have a toddler as well. So we are really concerned about how deep they will clean the place, especially with the pop concealing. We had two other inspections that we commissioned to come through and look at the place. One of

them said the pop concealing cannot be clean for leaf from toxic chemicals. It attracts more chemicals than a regular ceiling, so you would need to replace it. Whereas another person said they can vacuum it to clean it. Is there guidance on how well the interior of the house can be cleaned, especially if you're of popcorn ceiling, should we replace it and will the insurance cover it or we have to do it ourself.

- Michael Conway: [03:53:22](#) Bobby, you wanna have to, I don't. So the popcorn ceiling is outside of an answer, anything that I've answered before Bobby or truth? Any thoughts on, on that one?
- Tracy Garo: [03:53:31](#) Yeah. So they have to repair or replace, right. So if they think they can clean it I would say go ahead and clean it. Although I, I I'd be surprised if they could clean it. Smoke is sort of really sticky. So if they can't, they'll have to scrape it and, and put it back up.
- Speaker 43: [03:53:47](#) Okay. So if they say clean first, we have to go with them and get it clean, get it tested again, and then replace if, if it's not cleaned enough. Yeah.
- Tracy Garo: [03:53:58](#) Cause I mean, you could, you could invest some time and try to argue the point that you don't, they can clean it. If they're gonna stand their position, that it's go it, it can be cleaned or at least they wanna try. I think you should let, 'em try, but if you wanna try to talk 'em out of it and have 'em just replace it. There's nothing stopping you from doing that.
- Speaker 43: [03:54:18](#) Okay. Okay. Yeah. Thanks a lot again. Thank you,
- Michael Conway: [03:54:23](#) Anish. All right, folks. Thank you everybody for being on tonight. Huge amount of thanks. Goes out to the DOI team. I, I know I'm repeating myself, but I'm gonna repeat myself cuz you all have you all have no idea how much work these folks have put into the last three and a half weeks or so. They've honestly worked nonstop and I'm incredibly thankful for everything that they've done and continue to do. And I'm gonna figure out a way to actually express that in something other than words, which is that all I've been able to do so far, but I'm gonna figure something out. All right, everybody. Thank you very much. And thank you very much both to Amy and Vicky too, for being on in your presentations and helping us answer the questions tonight. All right. Folks, everybody take care. Thank you very much. Thank you so much.
- Speaker 44: [03:55:12](#) Thank you.

