

Like more than 1000 of our neighbors in Boulder County, Julie's and my home was destroyed in the Marshall Fire on December 30, 2023. We were returning home when we began receiving evacuation alerts. We texted a neighbor and were told only, "It's chaos here." We stayed with family in Denver when we realized we weren't able to make it home and watched local news broadcasting from the parking lot of Avista Hospital, up the hill from our home. Our neighborhood was in flames except for a trio of houses that were backlit by fire. At that point, we didn't know anything, but we assumed the house was gone.

Speaking only for myself, I've learned that I'm not that attached to stuff. Shortly after the fire, I accepted that a huge portion of what we'd lost was crap we should have gotten rid of years ago. A portion were unique objects of intrinsic or emotional value that are irreplaceable: art, photographs and negatives, objects made by our kids or ourselves. I accept that those objects are lost, and I hold onto the memory. And there are things we don't remember. It's hard to be upset about those. And there are a host of objects you need to replace quickly for daily life like toothpaste and toothbrushes and clothing.

As much as our homes embody our pasts, they also shape how we live, how we spend our time, the people we see, where we shop, go out, and socialize. Losing a house means revisiting all those assumptions. In addition to the unexpected tasks of the insurance claim and replacing necessities and finding a place to live, there are all the daily habits that are disrupted and will change or have to be reestablished. Every simple task required not only supplies but also the tools to complete the task: screws and a screwdriver, nails and a hammer, ladders, yard tools, kitchen gadgets. Literally everything.

Here are some lessons I've learned from the experience.

Make sure your insurance protects you from the biggest risks you face.

- Insurance purchases are a trade off between the risks you're willing to assume and the risks you want protection from. If your home is destroyed, you have lost many or all of your possessions and also the equity you had in your home. You may still have a mortgage. You need a place to live. Make sure your policy protects the things you can least afford to lose.
- Home insurance covers more than the house.. You should or may have an allowance for possessions and personal articles, for landscaping and additional structures, extended coverage for inflation and changes in building codes and requirements, and additional living expenses you may incur. United Policyholders (UP) and the Colorado Division of Insurance (DOI) both have information about coverages and shopping tips.
 - United Policy Holders (<https://uphelp.org/buying-tips/>) is a non-profit organization that assists individuals prepare for and recover from losses and advances pro-consumer laws and public policy related to insurance. Boulder Community Foundation retained UP to assist the Marshall Fire recovery.
 - Colorado Division of Insurance (<https://doi.colorado.gov/for-consumers>) is a state agency overseeing and regulating insurance issues, not only homeowners and renters insurance, but also auto and health.

Make a home inventory

Without a doubt, the most time-consuming and difficult requirement of the claim has been listing and valuing the “complete” contents of our home. I strongly recommend that you designate one day a month to photograph the contents of a single room in your home. Take the photographs on your phone and set the phone to backup the images to the cloud. Photograph the insides of closets, cabinets and drawers in addition to the furnishings and artwork and miscellanea. Move to a new room each month. Over the course of a year, you’ll compile a portfolio of images that record much of what is in your home. This will be both a useful record for your inventory and documentation, if you need it, with your insurance company.

Offsite Backup

The Marshall Fire completely destroyed homes including fireproof safes. Anything valuable you’re not using, enjoying, or might forget or be unable to take with you in an evacuation should be stored or duplicated securely away from your home. Documents can be stored digitally. Jewelry and valuables you don’t wear or use can be in a safe deposit box or fireproof storage.

Declutter

You can’t lose things you don’t own. You can’t be saddened by the loss of items you no longer have. And your children may thank you when they don’t have to (help you) clean out your house of all the items they can’t believe you kept.

Make a list of items you need to take in an evacuation

There are things you enjoy and use in your daily life that you’ll need in an emergency: your wallet, medications, pet(s), family albums, jewelry, artwork, etc. These are things you use often enough not to store off site and that you can’t conveniently keep in a go bag, ready for an emergency. Your go bag should include a list of these items and their locations. Remember that it’s possible you’ll have to evacuate so quickly you can’t grab them all, or you may have put them in a different or unusual location, or you may not be home when you receive the evacuation order. If it’s a question of your life or safety and the object, you’ll leave without it.

If you have a loss (and I hope you don’t), maintain a good relationship with your adjustor

It may be emotionally satisfying to give your adjustor a hard time, and there are times when you may need to be tough, but your adjustor is your contact with the insurance company about your claim. Almost from the start of the claim – and we’ve worked with four separate adjusters over 18 months – we have intended and acted to be friendly, understanding, responsive, and clear with all four adjusters. We’ve had moments of frustration, but have had mostly good experiences. That has paid off in a couple of instances with quicker payouts of significant sums and better information or more favorable decisions. We’ve been mostly lucky that the transitions have come at less disruptive points in processing the claim.

Also note that the agent who sells you an insurance policy is not the person who will handle the claim. Our agent has had no material involvement in the claim. That may not always be the case, but with mass market insurers (State Farm, Allstate, Farmers, Liberty Mutual), it may be more likely.