

August 22, 2004

The meeting today was incredible. There were attorneys who again are giving free advice. They have already filed some cases which ended and changed policies for the better. They have already got some insurance companies to do the right thing from the pressure they have put on them. Again they said for us to get all our paperwork in order, and get those scopes of loss.

Scopes are the most important thing. I asked, what an insurance company says "they don't do scopes of loss, and will only give what is stated on the policy." They said, it's most important to get your own scope of loss, and every time they bring it to the insurance company, the insurance company backs down and will give what is due. But you must have that copy of your own scope of loss. For people that got their scopes of loss, some insurance companies have reformed their policies. But your insurance company will not do you justice unless you bring your own proof.

They said that people have to get ready in these next few weeks to get all the paperwork ready. Time is running out. Since there is not enough time to get in depth scopes of loss, you should at least get a preliminary one. The main thing they said is, if after 10 months you still haven't gotten what you feel you should get from your insurance company, than there is no reason to believe they will do you justice now. This is the habit and track record of insurance companies. They will stall and then after the one year is up, they won't have to cover you properly.

You must get a scope of loss on your old house, no matter what your insurance company says. You have to have that proof if you expect your insurance company to cover everything including your pool, fencing, and your house **in like, kind and quality**.

San Bernardino City Attorney Jim Penman was there also with another city attorney. They couldn't believe all the people at this meeting who still hadn't settled with their insurance company. They encouraged people to get their paperwork in order by a few weeks. He could see time was running out. Also, his office will help with writing letters and other legal advice for free. Here is the telephone number: 384-5355 or 384-5255. If you call tomorrow you can get an appointment by next week. They also reminded us that we can file complaints against contractors with the California Contractors State License Board **[www.cslb.ca.gov](http://www.cslb.ca.gov)**