

## This Time, It's Personal

BY LINDA E. KLAMM

**I**n the fall of 1991, the Berkeley-Oakland Hills Firestorm destroyed approximately 3,300 homes, including mine. At the time, my daughter Katy was six and Noelle, my youngest, was just shy of her third birthday. Thousands of people were dislocated, 25 died, and entire neighborhoods were wiped out. It was the largest urban fire in recorded U.S. history.

Relatively speaking, we were lucky—we were alive, and moreover, I am an attorney who specializes in handling insurance claims for policyholders, and my then-husband was an insurance coverage lawyer. We were totally confident that we could deal with our claim despite the difficult circumstances.

But a week after the fire, we moved into temporary housing and life felt frantic. When I wasn't at my job or caring for my kids, I was working on our claim or shopping to replace basic necessities. Noelle cried every night and begged to go home. Katy asked me when we were going to the shelter. Baffled, I asked what she was referring to. She explained that we were "homeless people," and homeless people live in shelters. I was heartsick, but reassured her our situation was only temporary.

I had handled a number of homeowners' fire loss claims in the past, but that did not prepare me for what I would see and experience. Normally when a fire destroys a single home, the foundation and some remnants of walls remain. But when a house is engulfed by a firestorm and temperatures reach more than 2,000 degrees Fahrenheit, most of the house

disappears. The hillside where my former neighborhood stood looked like a moonscape. Soot was everywhere, and the acrid smell of burned wood mixed with fire retardant was still in the air. Our beloved garden was no more, and the charred shells of cars littered the street. Lost cats and dogs crouched in the shadows, plaintively crying for their owners. I found our cat hiding in a burned-out car about a week after the fire—my beautiful orange and white tabby was now thin, weak, and gray.

Even though we were able to purchase a new home fairly quickly and knew exactly how to handle a claim, the process was physically and emotionally draining. Nothing prepares you for the amount of paperwork you need to fill out to itemize your losses, including listing all of the items that were in your house. I quickly realized that most things people consider valuable are replaceable. What I missed were the items steeped in memories: for instance, the wicker bassinet both of my daughters occupied as infants, as had many of my friends' children. I had made a Peter Rabbit comforter to line it and woven ribbons into the sides; then each friend who borrowed it over the years added a personal touch. But no more babies will sleep in it, and my daughters cannot pass it along to their children.

Once we had our claim under control, we began to assist other Oakland firestorm survivors with theirs. Three weeks after the fire, various professionals—including realtors, contractors, and my husband and I—put together an all-day



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seminar for displaced residents that included information on how to find temporary housing, rebuilding considerations and costs, and how to handle insurance claims.

Though I assisted a number of people by explaining their insurance coverages and advising them on how to present their claims, initially I declined to formally represent anyone. I was worried that the fire and its aftermath were simply too personal for me to handle as a fellow survivor. Later, friends in the legal community asked me to represent friends of theirs who had lost their homes and whose claims had stalled, and I agreed. The work was therapeutic—I felt proud that I was able to help, and satisfied when my clients moved back into their newly rebuilt homes.

For a long time after the fire, I resisted replacing many items we'd lost, as I simply did not want to have as many physical possessions. I still don't. The things I've learned to cherish instead are family, community, and the realization that we can survive a major loss in our lives and come out of it stronger. ☺

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