

Optimism endures for Larkfield Estates cancer, fire survivor who had insurance benefits canceled



SLIDE 1 OF 3

Beverly Nystrom, 86, raises her hands in celebration of returning to her neighborhood and friends in Larkfield. Nystrom was diagnosed with cancer four days before her home was destroyed in the Tubbs fire. (John Burgess/Press Democrat)



TYLER SILVY

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Beverly Nystrom, 86, can easily remember when she first had insurance with State Farm.

Her husband, Bud Nystrom, had just spent the summer working at the G.W. Hume Canning Plant in Turlock, saving enough money to buy a 1954 Plymouth.

He had plans to take that Plymouth — and Beverly — to tiny Bock, Minnesota, to marry the girl on Aug. 17, 1957.

“And I can hear his dad say, ‘Bud, I think we need to go over to the State Farm Insurance and get some insurance on this car before you drive across the country to get married,’” Beverly Nystrom said. “That’s where it began.”

A lot has happened since that 2,000-mile roadtrip. They came back to Santa Rosa, bought a house in 1969 — insured with State Farm. Bought another in Larkfield Estates in 1973 — also insured with State Farm. Bud died in 2013 after an extended battle with Parkinson’s disease. Beverly was diagnosed with cancer in 2017, then, four days later, the Tubbs fire destroyed their home.

And this month, on Oct. 13, State Farm canceled Nystrom’s additional living expenses, or ALE benefits, funds that have helped her pay rent while contractors continue work to rebuild the family home. It’s scheduled for completion in February.

On Oct. 25, two days after The Press Democrat contacted State Farm for comment on the case, a manager ordered a review of Nystrom’s appeal and her benefits were extended until the end of February.

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Nystrom’s home is paid off. As a result, she wouldn’t have felt the same pressure squeezing many other residents losing the insurance coverage at the two-year anniversary of the disaster, who now find themselves having to pay rent while making a monthly mortgage payment on a home that was destroyed in the fire.

A little more than a week ago, the state’s insurance commissioner announced 26 of 38 companies insuring fire victims’ homes had agreed to voluntarily extend ALE benefits while nearly 85% of fire survivors remain in some stage of rebuilding. State Farm wasn’t one of them.

But Nystrom comes from a different time, the kind during which a summer of work at the local cannery could pay for a car and a wedding. Or, the kind that raised a farm kid who quipped that she didn’t have electricity until high school, therefore she wasn’t afraid of the PG&E power shutoffs.

And what bothered Nystrom most about the whole ordeal was the feeling that the company she had known for 62 years didn't trust her. She had to provide documentation and timelines related to her cancer diagnosis and surgery (she's cancer-free now), as well as other delays in construction.

"Kind of making me feel like I'm a liar and a cheater, and I've never been that person," Nystrom said. "I don't like to feel judged in that way because that's not who I am."

State Farm spokesman Sevag Sarkissian said the company could not address specific details of individual claims.

"State Farm understands that there are customers facing unique circumstances and situations that are not within their full control," Sarkissian said in a prepared statement. "If customers have questions about their claim and policy coverage, we would encourage them to reach out to their claim handler."

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Sarkissian didn't immediately respond to questions about the company's decision to revisit Nystrom's request for an ALE extension.

Rex Frazier, president of the Personal Insurance Federation of California, a trade association representing insurance companies, said State Farm and other insurance companies are simply complying with the terms of contracts signed by

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their policyholders. Most companies cutting off ALE payments offered to cover policyholders' living expenses

for two years with no cap on total payments, he said. As a result, the only way insurers can limit their costs is to hew to the two-year deadline specified in the contract.

After working since June to secure extensions, Nystrom was resigned to the State Farm decision.

When her home is completed — one of 82 rebuilt in the Mark West-Larkfield area, where 1,729 homes were destroyed — Nystrom will welcome her daughter and family to live there and help care for her. The neighborhood is taking shape. Along with 82 completed homes, the area has 291 homes under construction and 53 with construction pending.

Her architect has designed a special nook for Nystrom, a sort of bay window-like feature that will look out onto the front courtyard. There will be a table, made of the walnut wood from the tree that burned in the backyard. Nystrom recalls family picnics and swings — even swinging her grandchildren underneath the mature tree's ample shade.

It's an answer to a question: why rebuild? At your age?

"She gets those questions," said her daughter, Kirsten Carpenter. "Sometimes even I do."

Carpenter has a theory.

Nystrom was always the one willing to downsize during her husband's battle with Parkinson's disease, but he wouldn't budge.

"Dad died in December of 2013, and then the fires came, and I think those two events have actually drawn her back here. She doesn't now want to leave it," Carpenter said. "She wants to come back for those happy memories. I think that's just part of her healing. I think something changed."