

Homeowners scramble as Hawaii volcano spews ash, lava

May 16 2018, by Jennifer Sinco Kelleher



With members of the National Guard in the foreground, volcanic gases rise from active fissures near Pahoehoe, Hawaii on Tuesday, May 15, 2018. Most of the nearby Hawaii Volcanoes National Park remains closed to visitors due to ongoing seismic activity and the possibility of an explosion at the summit. (AP Photo/Caleb Jones)

Patricia Deter moved from Oregon to Hawaii to be closer to her two daughters, but the Kilauea volcano burned down her home only a month

after she bought it.

Now Deter and others who have recently lost homes to the [lava](#)-spewing mountain are on an urgent quest for answers about insurance, desperate to learn whether their coverage will offer any help after molten rock wiped out most of what they owned.

The eruption has destroyed about two dozen homes in the Leilani Estates subdivision on the Big Island.

Authorities on Tuesday reported a new fissure opened in the adjoining Lanipuna Gardens subdivision, bringing the number of cracks in the ground spitting out lava and toxic gas to nearly 20 since the eruption began May 3. Another fissure that opened up last weekend was sending molten rock crawling toward the ocean at about 20 yards (18 meters) per hour. An ash plume from within Kilauea volcano's summit crater rose as high as 12,000 feet (3,658 meters) above sea level, prompting geologists to issue a "red" warning for pilots and air traffic controllers as the ash could disrupt flights.

Few insurance companies will issue policies for homes in Leilani Estates because it is in an area deemed by the U.S. Geological Survey to have a high risk of lava.



This October 2017 photo shows the home of Patricia Deter in Leilani Estates near the town of Pahoa on the island of Hawaii. Deter owned her Hawaii home for about a month before lava from a volcano eruption burned it down. Now her daughters are scrambling to sort out what the 88-year-old's homeowner insurance will cover. Officials say multiple homes have been destroyed after lava from Kilauea volcano oozed out of cracks in the Leilani Estates subdivision. Few insurance companies will write policies for that area. (Heather E. Hedenschau/Big Island Brokers via AP)

But homeowners are not without options. One possibility is the Hawaii Property Insurance Association, a nonprofit collection of insurance companies created by state lawmakers in 1991 to provide basic property insurance for people who are unable to buy coverage in the private market.

The horror of seeing houses turned to ash has motivated some people

who had no insurance to scramble to purchase a [policy](#). The association announced last week that it would issue policies to uninsured homeowners in the affected area—but they will have to wait six months.

Some homeowners believe fire coverage will suffice for homes burned by fire from the lava. And a list of frequently asked questions from the Hawaii Insurance Division supports that idea, saying that lava damage may be covered "as a fire peril."

However, there are exceptions. If policies specifically exclude lava damage, the fire coverage will not apply, said Judy Moa, an insurance broker who specializes in catastrophic coverage for Hawaii.



This October 2017 photo shows the home of Patricia Deter in Leilani Estates near the town of Pahoia on the island of Hawaii. Deter owned her Hawaii home for about a month before lava from a volcano eruption burned it down. Now her

daughters are scrambling to sort out what the 88-year-old's homeowner insurance will cover. Officials say multiple homes have been destroyed after lava from Kilauea volcano oozed out of cracks in the Leilani Estates subdivision. Few insurance companies will write policies for that area. (Heather E. Hedenschau/Big Island Brokers via AP)

"The cause of damage is lava at the end of the day," she said. "If lava came down the hill, and they have lava exclusion and trees catch fire, which burn the house, that's not covered."

Some homeowners forgo policies that include lava coverage because they can cost more than \$3,000 per year, said Moa, who has fielded many calls from anxious homeowners.

The same insurance questions haunt people whose homes are standing but could still be torched by future lava flows.

Todd Corrigan and his wife left their Leilani Estates home on May 4 after a magnitude 6.9 earthquake knocked belongings off their shelves. That jolt convinced them it was time to evacuate.



In this May 13, 2018 photo released by the U.S. Geological Survey, gases rise from a fissure near Pahoehoe, Hawaii. The new fissure in Hawaii's Puna District sent gases and lava exploding into the air, spurring officials to call for more evacuations as residents waited for a possible major eruption at Kilauea volcano's summit. (U.S. Geological Survey via AP)

Corrigan said the most stressful part of the experience might be the uncertainty about what insurance will cover. His policy will pay for damage from a fire but not from lava. His insurer also cautioned him that it will not cover damage if he has not been at home for 30 days. That requirement could be a problem if he is gone for a long time.

"You have to worry about that stress when you're trying to deal with everything else," Corrigan said.

Coverage details vary depending on policies and companies, said Insurance Division Commissioner Gordon Ito, who encouraged homeowners to contact agents to find out what is covered.

State Farm stopped writing policies for homes in the two highest-risk lava zones in the 1990s, but the company grandfathered-in any existing policies, said Kim Silva, a State Farm sales executive in Hawaii.



This May 14, 2018 satellite image provided by DigitalGlobe shows a fissure near Pahoehoe, Hawaii, after the recent volcanic activity. (Satellite Image ©2018 DigitalGlobe, a Maxar company via AP)

The policies of the company cover fire from volcanic activity, she said, "but every claim has to be handled on its own merit."

Deter's daughters live in the same area as their 88-year-old mother. They

know the eruption risks, so they made sure their mother's home was covered by a policy that included lava.

The family's Hawaii-based [insurance](#) agent assured daughter Vickie Pruitt that her mother's house was fully covered for lava.

But a phone call from an adjuster on the U.S. mainland told them it looked like the damage was from an earthquake—not the lava—and that the home would not be covered.



Volcanic gases and ash rise from recent lava fissures near Pahoehoe, Hawaii on Monday, May 14, 2018. People nixing vacations to Hawaii's Big island has cost the tourism industry millions of dollars as the top attraction, Kilauea volcano, keeps spewing lava. (AP Photo/Caleb Jones)

"I'm like, 'What?'" Pruitt said. "I'm laughing hysterically. But it's not funny. It's tragic."

They were waiting for a follow-up call they hoped would provide more clarity.



This combination of satellite images provided by DigitalGlobe shows the Leilani Estates subdivision by the Kilauea volcano near Pahoa, Hawaii, on May 24, 2017, top, and May 14, 2018, bottom, after the recent volcanic activity. (Satellite Image ©2018 DigitalGlobe, a Maxar company via AP)



This combination of satellite images provided by DigitalGlobe shows an area by the Kilauea volcano near Pahoa, Hawaii, on May 24, 2017, top, and May 14, 2018, bottom, after the recent volcanic activity. (Satellite Image ©2018 DigitalGlobe, a Maxar company via AP)



Plants grow through rock formed from a 2014 lava flow in Pahoia, Hawaii, shown Tuesday, May 15, 2018. Most of the nearby Hawaii Volcanoes National Park remains closed to visitors due to ongoing seismic activity and the possibility of an explosion at the summit. (AP Photo/Caleb Jones)



An ash plume rises from the summit of Kilauea volcano, center, as seen from Pahoehoe, Hawaii, Tuesday, May 15, 2018. (AP Photo/Caleb Jones)



An ash plume rises over the summit of Kilauea volcano, center, as seen from Pahoa, Hawaii, Tuesday, May 15, 2018. (AP Photo/Caleb Jones)



This photo from the U.S. Geological Survey shows activity at Halema'uma'u Crater that has increased to include the nearly continuous emission of ash with

intermittent stronger pulses at Hawaii Volcanoes National Park on the island of Hawaii at around 9 a.m. Tuesday, May 15, 2018. Plumes range from 1 to 2 kilometers (3,000 to 6,000 feet) above the ground. Officials on the Big Island of Hawaii say some vents formed by Kilauea volcano are releasing such high levels of sulfur dioxide that the gas poses an immediate danger to anyone nearby. (U.S. Geological Survey via AP)

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