

# Nurse Survivor of Palisades Wildfire Suffers Different Kind of Emergency: Post-Disaster Insurance Denial Stress

*Nurse survivor's solution is legislation to prevent insurance policies that tout benefits deemed void by subsequent legalese and camouflaged wording exclusions.*

PACIFIC PALISADES, CA, UNITED STATES, May 26, 2025 /EINPresswire.com/ -- May is National Nurses Month, typically reserved for honoring nurses through inspiring and uplifting stories.

But this year's story is anything but celebratory for [Pamela Jane Nye](#), a nationally [acclaimed nurse](#), advocate, and founder of The Nurses Wall and Operation Scrubs, Inc..

Instead, Nye finds herself dealing with an unexpected stressful emergency that began with devastating Palisades wildfire flames that destroyed [her home, business, and all personal belongings](#).

The second devastation came after the fire, when her insurance claim was denied under what she calls "deceptive and systemically broken insurance policy wording circumstances."

"My policy clearly outlined fire coverage," Nye explains. "I paid \$4,191 for my 2024-2025 premium. Page 1 listed the premium, Page 2 included a Wildfire Mitigation Discount and \$690,000 in dwelling coverage, and Page 3 detailed category breakdowns. But they denied my claim based on a buried Page 7 'endorsement' I was never told about. That's not just wrong—it's a betrayal."

Nye says her denial stemmed from what she describes as "insurance broker neglect and camouflaged language," prompting her to launch a national campaign and legislative



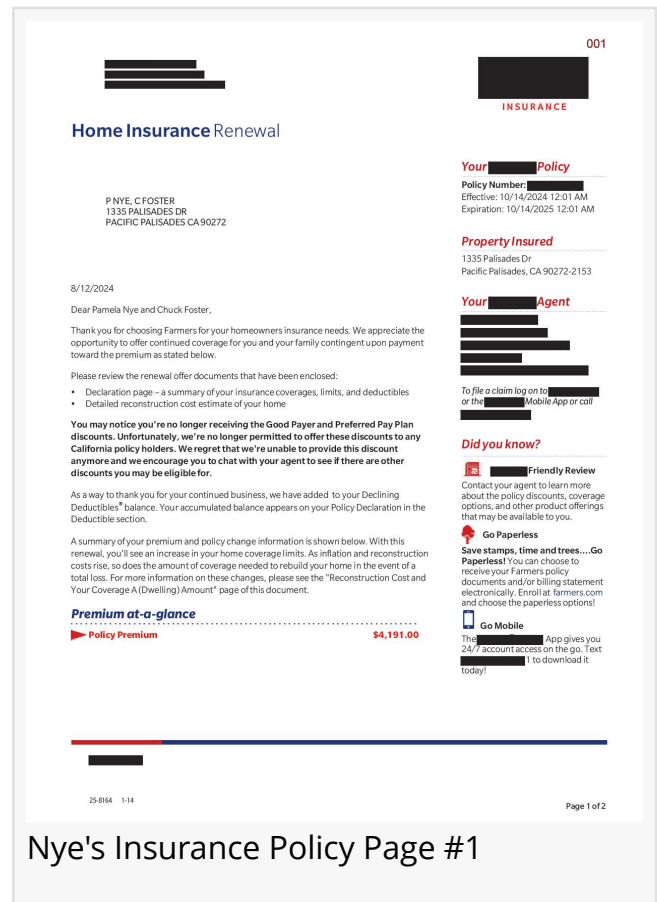
What Pam Nye saved from Pacific Palisades wildfire

proposal—the Pamela Jane Nye Insurance Policy Reform Act.

Nye says this legislation calls for "transparent, standardized insurance policy language; required top-page disclosure of any exclusions or limitations; Independent review of denied claims; and strict penalties for noncompliance by insurers, brokers, and agents."

"After 25 years of loyalty, when I needed help most, my insurance company told me my coverage didn't count. This isn't about revenge. It's about protecting others from this kind of devastation," says Nye. "We need accountability, and we need it now."

Despite requesting a meeting with the insurance company's CEO, Nye says she received only an impersonal email from a national claims manager restating the denial and claiming the decision was "accurate and supported."



Undeterred, Nye is now mobilizing support from wildfire victims, consumer rights advocates, legal experts, and elected officials nationwide. She also calls everyday Americans to share their stories, amplify awareness, and drive real legislative change.

“

I did everything right, and after twenty-five years of loyalty, when I needed help most, they told me my coverage didn't count. That's not just wrong—it's deceptive, and I intend to change that!"

*Pamela Jane Nye, Nurse and Palisade Wildfire Survivor*

"This could happen to anyone," Nye warns. "No one expects their safety net to vanish when they need it most."

To build momentum, Nye seeks a venue partner to host a national media briefing, facilitate town hall discussions with victims and lawmakers, and help document firsthand accounts of similar post-disaster claim denials.

Media requesting in-person, Zoom and phone interviews,

media briefing, and townhall meeting invitations are to email [pamelajanenye@operationscrubs.org](mailto:pamelajanenye@operationscrubs.org) with subject wording "Interview request."

Chuck Foster  
WCNi NEWS SERVICE  
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email us here

Renewal (continued)

Summary of changes

	Previous	Renewal
Coverage: Dwelling	\$644,000	\$690,000
Discount: Wildfire Mitigation Discount	Not Included	Included

This is not a bill. Your bill with the amount due will be mailed separately.

If you prefer, you can log into farmers.com today to review your balance and make a payment. You can also contact us at 1-877-327-6392 or visit your agent's office with your payment.

Sincerely,

Insurance Policy Page #2

003

Your Coverage At A Glance

INSURANCE

Insurance policies are contracts - long and full of details. Where do you even start? - is here to help, with these highlights of your coverage and limits.\*

\$690,000

**Dwelling\***  
Coverage A  
For the cost to repair or rebuild your home

\$379,500

**Personal Property**  
Coverage C  
Personal belongings - furniture, electronics, appliances, clothing, etc.

\$69,000

**Separate Structures**  
Coverage B  
For the cost to repair or rebuild fences or other structures on your property

Deductibles

Water \$6,900  
All Other Perils \$5,000

Declining Deductibles®  
\$50 Earned Credit

3 Years Claim Free

100

Keep it up! 2 more years to Claim Forgiveness

\$1,000,000

**Personal Liability**  
Coverage E  
Liability for injury or damages to others

\$1,000,000

**Medical Payments**  
Coverage F  
No-fault medical payments for guests injured on your property

\$1,000,000

**Loss of Use**  
Coverage D  
Increased costs to live elsewhere while repairing your home

Congrats! You have the following Features and Discounts:

Features

Claim Forgiveness  
Declining Deductibles®

Discounts

Group - Nurse  
Claim Free  
Wildfire Mitigation

Policy No.

\*IT IS YOUR RESPONSIBILITY TO SELECT YOUR COVERAGES & LIMITS. CONTACT YOUR AGENT TO MAKE ANY DESIRED CHANGES. THIS DOCUMENT IS A SUMMARY AND THE INFORMATION PROVIDED IN THIS DOCUMENT DOES NOT REPLACE OR CHANGE ANY POLICY PROVISION. NOT ALL COVERAGES OR FEATURES ARE AVAILABLE WITH ALL PRODUCTS. YOUR COVERAGE IS SUBJECT TO THE TERMS, CONDITIONS, SPECIAL LIMITS AND EXCLUSIONS OF YOUR POLICY AND APPLICABLE ENDORSEMENTS. PLEASE READ YOUR POLICY FOR DETAILS. IN THE EVENT OF A CONFLICT BETWEEN THE POLICY AND THIS SUMMARY, YOUR POLICY PROVISIONS SHALL PREVAIL.

25-8715 6/22

Insurance Policy Page #3

Declarations (continued)

How We Settle a Covered Loss for Property Claims

All loss settlement options, including replacement cost options, are subject to the terms, conditions and limitations stated in the policy, which includes its endorsements. Certain optional endorsements may contain their own loss settlement provisions not reflected here.

Property Losses

Dwelling & Separate Structures (Pays up to the limits for Coverage A or B)

Roof Materials

Wall-to-Wall Carpet

Fence

Rest of Dwelling

Loss Settlement Terms

Replacement Cost

Replacement Cost

Actual Cash Value

Extended Replacement Cost

Personal Property Contents (Pays up to the limit for Coverage C)

Replacement Cost

Discounts Applied to Policy

Discount Type

Group - Nurse

Wildfire Mitigation

Discount Type

Claim Free

Other Policy Features and Benefits

- Claim Forgiveness - this benefit prevents your premium from increasing as a result of your next claim after your policy has been in force for five years without a claim.
- Declining Deductibles\* - This benefit reduces the amount of the deductible you will have to pay on a future loss. Refer to the Deductible section to see your earned benefit amount.

Mortgagee / Other Interest

1st Mortgagee

Loan Number

Policy and Endorsements

This section lists the policy form number and any applicable endorsements that make up your insurance contract. Any endorsements that you have purchased to extend coverage on your policy are also listed in the coverages section of this declarations document: 56-5683 3rd ed.; CA121 1st ed.; CA133 3rd ed.; 25-8531 10-12; G7642 1st ed.

Other Information

- Your policy has a Fair Plan Companion Endorsement; see endorsement CA121.
- For a lower premium, this [redacted] Plan Home\* policy offers less coverage than is available in the [redacted]\* Homeowners product. If you qualify under [redacted]\* guidelines, you may be eligible to purchase enhanced coverage in the [redacted]\* Homeowners product for an additional premium. You may contact [redacted]\* agent for additional details.

Policy No. [redacted]

Questions?  
Call your agent [redacted] at [redacted] or email [redacted]

Manage your account:  
Go to [www.farmers.com](#) to access your account any time!

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