

# FAMILY

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— which McCloud and Mears had purchased just two weeks earlier — was insured for \$80,000. The insurance company so far has given the family \$2,000.

The agent who sold the family their policy with Columbia Insurance said he talked with McCloud shortly after the family was evicted Thursday.

Agent Norman Kuecker said he believes that each family member had identified a friend with whom he or she could live temporarily.

Kuecker said he has never encountered such a problem in 20 years in the insurance business.

“My feelings go out to them,” he said. “But I’m in a situation where it doesn’t seem like I’m able to help. It’s in the company’s hands, and that’s what’s frustrating.”

Kuecker said their insurance policy allows for McCloud and Mears to receive up to \$16,000 — 10 percent of their total coverage — for temporary living expenses.

An official at the company’s headquarters in Columbia, Mo., declined to comment today on why only \$2,000 has been allocated.

Columbia Insurance last month indicated that the house fire was of suspicious origin and that the company was still investigating the blaze.

Gregg Rector, assistant chief of the Central Jackson County Fire Protection District, today said fire officials also are still investigating.

Rector said arson has not been ruled out, because, he said, “This didn’t follow the normal rules of how a fire would burn under normal circumstances.”

But Rector said his other possible causes also are being investigated, and he said his department’s probe has nothing to do with whether Columbia Insurance settles the claim with McCloud and Mears.

An official of the Missouri Division of Insurance said a Columbia Insurance official has told him that McCloud and Mears have not provided paperwork needed for the company’s investigation.

Both homeowners gave statements under oath denying any involvement in the fire, but both also must sign and return transcripts of those statements.

Gary Wood, branch manager of the state agency in Kansas City, said Columbia Insurance has given no other reason for not settling McCloud and Mears’s claim.

Asked if the company was being reasonable about the situation, Wood said, “I don’t think it’s reasonable if anybody has to live in the streets.”