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From Flood to Fire

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The Westbrook family, USAA members who experienced back-to-back disasters.

As a military pilot for nearly 10 years, James Westbrook has plenty of experience in emergency situations and knows how to react calmly. But the danger that came pouring into his Florida home last April — threatening his wife and young daughters — may have been his biggest test yet.

"I've had emergencies in aircraft that weren't nearly as scary," says Westbrook, who's now a first-year resident in California. "This involved my family."

A steady rain throughout the day and evening transformed his neighborhood in a Pensacola suburb into a lake.

"All of a sudden the water came up faster, and it was seeping through the walls and the carpet," Westbrook recalls.

Water began pouring through doorjambes as he and his wife, Ashley, shuffled furniture around their home. They grabbed their sleeping daughters, a 3-year-old and a 9-month-old, and took refuge on top of a bed in a spare room.

Ashley called to check on neighbors and learned they needed help. One of the three women living next door has cerebral palsy and is in a wheelchair. Westbrook waded through chest-deep water to his neighbors'

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home. With one woman on his shoulders and the other two nearby, they waded to Westbrook's home, where his wife, girls and dog had climbed onto the kitchen countertop.

Eventually, Westbrook was able to flag down a fishing boat passing near his home, getting everyone to safety. Almost everything inside their home, however, was damaged or destroyed.

Westbrook had a renter's policy with replacement cost coverage that included flood and fire damage to their personal property. When USAA's Kellie Nedrow, a property claims adjuster, took Westbrook's call, she was impressed with his demeanor, given the circumstances.



"Most people in this situation are either upset or completely lost as to what needs to be done next. Mr. Westbrook was very different than most, as he was very peaceful and collected," Nedrow says. "He knew USAA would help take care of him and left me to do what was needed to help him and his family as he took care of his neighbors."

Unfortunately, this wasn't the last disaster the Westbrook family faced. The flood expedited the family's move to California. They arrived a few weeks after the flood to three separate fires on base, and they evacuated their home again. Luckily, they were able to return with everything intact. Westbrook says the flood and fire incidents have given his family a new perspective on life.

"Even though we lost some valuable things, it could always be worse," he says. "We all made it out OK."

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Briana Hartzell

Briana knows all about moving. This Navy wife has helped her husband relocate to four different naval air stations in the last three years. A former USAA employee, Briana is co-founder of [The Triple Dish](#), a blog focused on food, fitness and military life.

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Wendy is a social media strategist and founder of [MyMilitaryLife.com](#), featuring a popular military spouse blog and the hit podcast Navy Wife Radio and now Military Life Radio. She is the wife of a submariner who has also served in Afghanistan.

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Charles "Chazz" Pratt III is a former U.S. Army Captain who made the Military-to-Civilian career transition in 1994. In his book, [The Fort Living Room Transition Course](#), he shares valuable tips & tricks to help you succeed. Since his transition from the military, he's worked for several Fortune 500 companies, including Pfizer, Genentech, and St. Jude Medical, among others.

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