

Haunted, Hunt says insurance company accuses him

By Nicole Fay Barr

GUILDERLAND — Robert Hunt says he laughs frequently to keep his sanity. His laugh is a cross between sarcasm and desperation.

"If I didn't laugh," Hunt said, "I'd have to cry or punch someone in the face."

In the last couple of months, Hunt's life has become a "really bad Twilight Zone episode," he said. He told *The Enterprise* his story on July 23 as he stood in front of the charred remains of his once-dream house.

Each time he looked at the house, Hunt squinted and turned away as if he were in physical pain. The farmhouse that once commanded respect as it stood on the Western Turnpike is now missing its roof, windows, and doors. Its walls still stand, a white shell filled with blackened remains of wood, plaster, and irreplaceable memories.

But, Hunt's house is the least of his problems. He spoke of his daughter, Summer, and his son, Sky, and of his unwavering love for them. He told of the emptiness he feels when he isn't near them and the wonderment of their existence.

Hunt's Twilight Zone began last year when the mother of his children left him. It peaked in May, when Hunt's house was gutted by fire, and it bottomed out in June, when, he said, he learned his insurance company was going to investigate him for arson, withholding full payment.

And now Hunt waits. He wonders if, without a house, he will lose the partial custody he has of his children. He laughs to hide his fear for what will happen next.

Family home

Hunt's house was built in the 1860's and stood near one of the first covered bridges in the area, he said. The house used to be an inn or a pub, he said.

The brother of the original owner of Hunt's house built a house across the street at the same time, Hunt said, and, at the request of their wives, the two competed to see who could put the most windows in his house.

"That's why there's so many windows there," Hunt said, pointing to the black rectangles on his home.

Hunt's parents owned the house for 30 years, he said, and then his brother lived there. Seven years ago, Hunt and his longtime girlfriend moved from Rotterdam to the home, he said.

"It was a little shocking to move to the country," he said. "But, my girlfriend was going to have a baby."

Hunt admits he wasn't sure at first if he could adjust to living there.

"But, once my little girl was born, I fell in love with the whole place," Hunt said. "She loved it; it was her little playground."

Before they moved to Guilderland, Hunt and his girlfriend traveled all over the country selling antiques, he said; they were a couple for 13 years. When their daughter, Summer, was born, he said, they decided to settle down.

Hunt started to sell his antiques from the home, along with garden statues he made. Their business, Garden Statuary Antiques, was quickly a success, he said.

Hunt's products are all around his yard. Cement angels and fountains, cats and turtles, lions and flamingos watched as Hunt spoke of his business. He makes the creatures from molds, sometimes hundreds at a time. He has over 5,000 molds, he said.

A giant giraffe stands next to the business's sign and near a driveway a statue of a horse is hitched to a black and white cart that reads, "Got mulch?"

In addition to his statues, Hunt is also known for his "rocket truck." A real rocket sits on the roof of his red-white-and-blue pickup and messages threatening Osama bin Laden and Saddam Hussein are painted on the sides.

Hunt's family was happy, he said, and in 2002, their son, Sky, was born.

"He winked and smiled at me first," Hunt said of Sky. "I loved those two little monsters the second they came out."

And, Hunt said, "This house

was part of our family's existence."

Standing among cement sea-horses and children's toys, Hunt described a typical day last year. He'd wake up, take a shower, and walk 70 feet to his barn to do business for the day, he said. In between work, he'd play with his children, he said.

Cars would come in and out all day with new and veteran buyers, he said. Now, Hunt said, customers see his burned house and overgrown lawn and think the business is closed. In the two afternoon hours *The Enterprise* spent with Hunt on July 23, no motorists stopped or even slowed down.

"It was very much a family-oriented place," Hunt said of his business. The couple also raised and showed horses, which Hunt's ex-girlfriend would take care of, he said.

Occasionally, Hunt would travel to Virginia for a week at a time to sell his statues, he said. When he returned from one trip last June, he said, his ex-girlfriend left him.

"The bad part about that was losing my kids," Hunt said.

Hunt's ex-girlfriend, who asked not be named in *The Enterprise*, said Hunt's story isn't entirely true.

She described Hunt's trips to Virginia as part of the reason for the break-up and she said that Hunt's portrait of a happy life was exaggerated.

The ex-girlfriend said that Hunt should have spent more time at home renovating the house, and that their relationship suffered.

"I got so sick and tired of him, so I left," the ex-girlfriend said. "I left with my kids, some clothes, my car, and my dog...."

Since last year, Hunt and his ex-girlfriend have shared custody of their children, but they are in court now battling over custody, they both said; the children are now six and two.

The ex-girlfriend has the children Monday through Friday and every other weekend, she said, and Hunt has custody alternating weekends and every Wednesday for dinner.

Hunt just wants his family again, he said; he'd take his ex-girlfriend back if she asked, he said.

Total loss

As Hunt tells it, this is what happened the morning of May 5. Hunt was sleeping upstairs when he woke up some time after 1 a.m. and saw that his television was off, he said. He had left it on and thought perhaps the power had gone out.

Then, Hunt said, he smelled smoke. He hurried to his bedroom window and saw smoke pouring out from the first floor of his house. He saw a few cars on the street drive right through the billowing smoke.

Hunt, who was home alone, then tried to get up the nerve to jump out the second-story window, he said. After a few minutes of thinking, he jumped, hurting his shoulder and hip.

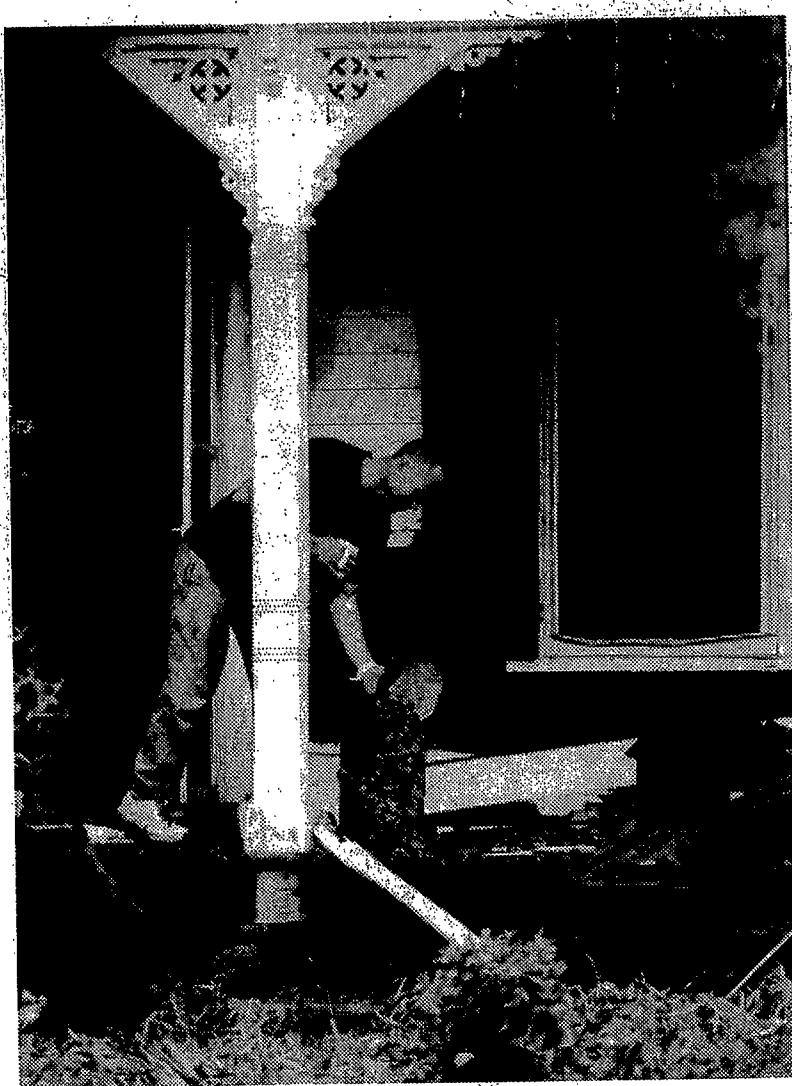
Hunt ran to the street and flagged down a newspaper-delivery car, he said. The driver asked Hunt if he had a garden hose or a fire extinguisher.

By some "twist of fate," Hunt said, a friend in Virginia had given him six large fire extinguishers a few months earlier and he kept them in the yard near his barn.

He tried them all. (The delivery person wouldn't go near the house to help, he said.)

Hunt was in a panic and, as he excitedly waved the extinguishers back and forth, trying to stop

(Continued on next page)



The Enterprise — Ryan Hutchins

Surveying his losses: Robert Hunt, pictured above on May 5, examines what remained of his home after an early-morning fire.

'I can't afford a lawyer; I can't fight them. I can't do anything.'



The Enterprise — Nicole Fay Barr

Devastating remains: Robert Hunt says looking at what's left of his burned house is like "stepping into Hell." Frustrated, Hunt spray-painted a message to his insurance company on the house that reads, "Thank you for \$0."



The Enterprise — Nicole Fay Barr

Bold message: After his home burned, Robert Hunt's insurance company decided to investigate the cause, rather than pay him, he said. In retaliation, he posted a large banner on his barn. Hunt wants those who drive by on the Western Turnpike to know what's happened to him, he said.

... After fire destroys home

(Continued from previous page) the fire, he promised God that he would go to church every Sunday with his children, he said.

Finally, firefighters arrived and pulled Hunt away from the house, he said.

He was taken to the hospital. While there, he said, he kept thinking that part of his house would be damaged and he'd have to work hard to fix it.

"I was worried that my kids were coming that weekend and I'd have to spend time fixing the house," Hunt said.

Before he was discharged from the hospital, however, he was told that his house was a total loss.

"I didn't know what total loss meant until I saw it," he said, looking distraught.

Investigated for arson?

A month after losing his house, Hunt said, his "worst nightmare" had just begun.

After the fire, Hunt said, his insurance company — Farm Family Casualty Insurance Company — sent out an adjuster to examine Hunt's property.

"She was astounded at the small amount of insurance I had," Hunt said. "She felt sorry for me. She said I'm woefully under-insured."

Farm Family gave Hunt some money to replace some of his belongings and his children's clothes, he said.

Then, about a month after the fire, he said, a company representative called Hunt and told him that there was a problem. Farm Family decided to open up the investigation for the cause of the fire, he said.

"They told me straight out, 'We think you burned down your house,'" Hunt said.

Guilderland Police Sergeant Daniel McNally, a fire investigator for the town, told The Enterprise this week that he was one of the first officials at the scene of the fire. He described Hunt trying to extinguish the fire.

"Everything appeared legitimate. Our conclusion was that it was accidental..." McNally said. "It started in the area of the furnace....There is no evidence it was suspicious."

Hunt's wood furnace was in his basement.

McNally concluded, "This insurance company has not contacted me. They haven't come to us [Guilderland Police] at all....They've provided no other information to us."

"It's unfortunate for us, but our privacy laws say that we can't comment on specific cases," Victoria Stanton, general counsel for Farm Family told The Enterprise. She declined responding to any of the assertions made by Hunt.

She did say, however, that Farm Family "has been in business since the 1950's and has a long history of excellent customer service...Our claims staff is dedicated to providing prompt and fair claims service."

There is no evidence it was suspicious.'

Hunt went on, "When something like this happens, your entire world crashes. They're trying to tell me that I burned it. That stings....They're accusing me of being a criminal."

"Without a house, I'll probably lose custody of my kids. To me, that's proof of why I would never do anything like this. I wouldn't trade custody of my children for a million dollars."

Hunt said his daughter is "advanced" for her age. "This house was her favorite thing in the world," he said.

Once, Hunt said, his daughter told him how she felt about the house. "She said, 'Daddy, this is my home. I was born here, all my dolls and puppies were born here. And, someday, I want my kids to be born here."

When his daughter said that, Hunt said, he worked harder on renovating and taking care of the house.

"I'd have to totally disregard my children's future to burn down my house," Hunt said. "I lost artwork and antiques that I was saving for their future. I was trying to make a history here for my kids."

He pointed to his daughter's bedroom window, outlined with black ashes.

"I wouldn't let her Barbie dolls and teddy bears go, let alone the whole house," Hunt said, his voice slightly cracking.

Over 50 firefighters battled the blaze at Hunt's house, he said. "To say that I started the fire means that I'd be the kind of person to risk all those lives," he said.

"I don't think the insurance company could insult me much more."

Furthermore, Hunt said, his house and property were only insured for a third of what they are worth. He should have had \$600,000 to \$800,000 worth of insurance for his entire property, Hunt said, but he only had \$200,000.

"What's my motive?" Hunt asked. "I don't quite get what the hell they think I've gained. I'm just in awe."

Unable to fight

Right now, Hunt said, he's staying with his sister, who lives a few miles away, and he occasionally sleeps in a camper on his property.

"Everything is on hold. They say, 'Go homeless, go hungry, disappear,'" he said of the insurance company. "What would a Mom and Dad do if something like this happened? A whole family could be homeless."

Hunt's insurance company wants five years' worth of financial records from him, he said, including bank statements, mortgage payments, and sales records.

But, Hunt said, all of those documents burned in the fire. To purchase new statements from the bank, it costs \$10 a page, Hunt said, which he can't afford.

"I can't afford a lawyer; I can't fight them," he said. "I can't do anything."

Not knowing what else to do, Hunt spray-painted the charred remains of his house a few weeks ago. Next to his daughter's bedroom window, Hunt wrote, "Farm Family thank you for 'O' \$."

On a giant banner on Hunt's barn, it says, "Farm Family Ins. Co. hung my family out to dry and left us homeless."

"I wanted to show people what happened to me," he said. "I wanted to make a difference....I thought this could never happen to me."

If the insurance company is not satisfied with the investigation, he said, "My insurance is null and void."

Meanwhile, Hunt struggles with his business. "It's ruining my business because people drive right by," he said. "The insurance company's bottom line is money."

He went on of the company, "I wish they would arrest me. They can't prove I did it and then I'd get to sue them."

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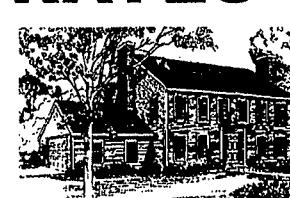
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