

Forum:[Hack Forums](#)

Thread: [POV - Malibu, CA coastline is gone](#)

Hackers - January 11, 2025, 7:39 am

https://mega.nz/file/MuEkVAZR#P1f-1_XXPxfUoQd2xwCJnibd0DYkacBvvXzOaZLWQTg

I wish I had a better way upload the video

F4tDoinkz - January 11, 2025, 8:04 am

That's what happens when you emit billions of tons of carbon emissions every year. I don't feel bad for the super rich. Sorry not sorry. Also having the balls to make go fund Mes trying to get money from the working class when they have plenty to rebuild is baffling.

Hackers - January 11, 2025, 8:19 am

(Jan 11, 2025 09:04 AM)F4tDoinkz Wrote: [\[CITE\]](#) That's what happens when you emit billions of tons of carbon emissions every year. I don't feel bad for the super rich. Sorry not sorry. Also having the balls to make go fund Mrs trying to get money from the working class when they have plenty to rebuild is baffling.

I agree with the overall sentiment that we need to lower carbon emissions.

I know many people here disagree with me, and they may say that mankind has 0 effect on the climate. I however believe that we do have an effect and that our effect has significantly increased the pace of change.

I predict this will be a small amount of fire compared to next year, and the same goes for hurricanes, tornados, floods, and earthquakes. I personally think that we will see exponential increases, as we have seen in many metrics, and that these are the calmest years of weather we'll experience compared to the decades ahead.

XtremeDiscount - January 11, 2025, 8:57 pm

What a crazily ran state that is

Jamika - January 11, 2025, 10:08 pm

Is that some sort of fire or what ?

Hackers - January 12, 2025, 4:46 am

(Jan 11, 2025 09:57 PM)Computer1050 Wrote: [\[CITE\]](#) What a crazily ran state that is
Can't really blame the state, there is little they could've done to change the outcome here, and they have more wildfire response capabilities than most other states.

(Jan 11, 2025 11:17 PM)Lowkey Wrote: [\[CITE\]](#) Nobody deserves to lose their home.

Hopefully the insurance companies don't fuck anyone harder then they have been.
Agreed, but uninsurable land should not be insured. If insurance companies cannot justify the risk, they shouldn't insure the area moving forward.

Hero - January 12, 2025, 6:44 am

Can't you upload these Video's to Rumble or YouTube?

Hackers - January 12, 2025, 6:45 am

(Jan 12, 2025 07:44 AM)Hero Wrote: [\[CITE\]](#) Can't you upload these Video's to Rumble or YouTube? I could to YouTube if I make a new channel

I'll check out Rumble and others

longbob - January 12, 2025, 7:15 am

rip, my thoughts goes to everyone affected

Hackers - January 12, 2025, 7:18 am

(Jan 12, 2025 08:15 AM)longbob Wrote: [\[CITE\]](#) rip, my thoughts goes to everyone affected
Yeah, I feel for the people who may have just lost a significant portion of their net worth.

All those mortgages that used the house itself for collateral... all the insurance claims that will be denied. Sheesh. Some people just had their entire lives taken away financially.

Kassacompressor - January 14, 2025, 3:47 am

I tried your application and it works perfectly thank you ?

plops - January 14, 2025, 5:06 am

(Jan 11, 2025 09:04 AM)F4tDoinkz Wrote: [\[CITE\]](#) That's what happens when you emit billions of tons of carbon emissions every year. I don't feel bad for the super rich. Sorry not sorry. Also having the balls to make go fund Mes trying to get money from the working class when they have plenty to rebuild is baffling.

I haven't looked into that, but if its true that the rich are starting go fund mes thats infuriating. And you k ow well some blockhead is going to donate to lebron

Hackers - January 14, 2025, 5:07 am

(Jan 14, 2025 06:06 AM)Robert Walker Wrote: [\[CITE\]](#) I haven't looked into that, but if its true that the rich are starting go fund mes thats infuriating. And you k ow well some blockhead is going to donate to lebron

Yeah some have started fundraising, but many wealthy celebrities and entrepreneurs have come out to say "my family will be fine, please help others" or similar.

Phantom_NiNja - January 14, 2025, 12:45 pm

(Jan 11, 2025 11:17 PM)Lowkey Wrote: [\[CITE\]](#) Nobody deserves to lose their home.

Hopefully the insurance companies don't fuck anyone harder then they have been.

Don't worry they will. My health insurance I pay out of pocket went from last year having a max out of pocket expenses of \$3,000.

This same plan auto renewed for this year changed. I had to pay \$560 a month premiums plus out of pocket max is \$20,000.

I had to change it and downgrade from silver to bronze. Last year paid \$250 a month with max \$3,000 out of pocket an was a silver plan.

I changed and took a bronze plan which is \$9,500 out of pocket expense max and I pay \$275 a month. However, this plan is different from the last.

the silver plan had to pay \$20 for pcp office visit co-pay the covered the rest and for most lab work it was 80% covered and the remainder is co-insurance for common lab work procedures anything non-common needed pre-authorization. This year I pay everything, office visits, labwork everything until I reach \$9,500 after that common procedures is 100% covered even ER stays is 100% covered.

You would think oh that's great... that's a good deal. The issue is that I cannot afford to spend \$9,500 just on medical bills.

I work a labor job and I own and run 2 businesses. I don't personally make a lot of money and it's deliberate don't want to pay high taxes.

The money I make in business I put it back in 80% the remainder I pay myself a wage and pay payroll taxes. I don't make much and my regular job is a labor job. I do this so I can qualify for subsidies from the government which makes this somewhat affordable.

Last 10 years haven't been to a doctor and never used my insurance but I only keep it in case of emergencies. In a nutshell I am getting less coverage for more fees.

You would say but that's good coverage because it's 100% covered the issue is that anything ER related like non-common procedures need pre-authorizations which means at the time needed the insurance can say no and I will end up paying out of pocket or it.

The previous plan Had 80% covered guarantee including in-network medical facilities. This new plan across the board is mostly you're 100% after paying \$9,500 out of pocket a year....but....it may be 100% covered or many not...we will see when you need it type of game.

It's better than nothing but my point is that I am paying a little more every year for premiums and notice they're reducing coverage in crafty ways. I am losing benefits / coverage as I pay more to them.

Obama also made the law if you don't use insurance in the given year then one premium payment should be refunded.

I never got a refund of one payment from last years insurance coverage and I didn't go to a hospital.

right now have a slight high blood pressure that I am avoiding going to the doctors for it because of the costs and not just that but the doctors in my area are idiots. They don't mind putting me on blood pressure medications instead of treating the problem. I been eating salads for 2 weeks now and have got the blood pressure within 120 to 130 systolic better than what it was 2 weeks ago which was 167.

My point insurance will always try and fuck you. They already fucked those people with the fire coverage. They last month canceled their insurance plans. If I were them I would get together and file a class action lawsuit. I would think it's illegal to a point to drop coverage.

Hackers - January 14, 2025, 1:37 pm

(Jan 14, 2025 01:46 PM)Lowkey Wrote: [\[CITE\]](#) I know how they work. I just hope in a time like this they'd care more about the families funding their entire existence.

Or we could analyze the data, realize that these trends are going to continue, and stop insuring houses in the middle of flood/fire/tornado/hurricane zones - or spike the costs up so high that people only live there if they can afford the premiums. This will make sure it's cost effective for everyone, including the corporations (people in eyes of law) that insure.

We are a free country:

- insurance companies should never be forced to insure the uninsurable, or forced to insure areas that are bound to get screwed soon.
- or if they are forced, at least let them charge what they need to in order to stay as a functional business.

Hackers - January 14, 2025, 1:45 pm

(Jan 14, 2025 02:43 PM)Lowkey Wrote: [\[CITE\]](#) I just analyzed the data of the folks who lost generations of pictures, heirlooms, memories, and more living in the multi-million dollar houses (they

could afford the premiums)

Let them eat cake!

oh yeah, definitely - I wonder if they were all insured for fires specifically / if the fine print is helpful or unhelpful.

This is definitely not a good event, but it's an expected event. I hope Californians and anyone else in wildfire-prone areas learns from this and either moves, or ups their monthly payments for adequate insurance. Nobody should lean on luck too much for these things.

We saw similar in Florida, but the difference is their state is banning climate data from being analyzed... So they plan to just cross their fingers and hope for the best I guess?

Phantom_NiNja - January 14, 2025, 2:39 pm

(Jan 14, 2025 01:46 PM)Lowkey Wrote: [\[CITE\]](#) I know how they work. I just hope in a time like this they'd care more about the families funding their entire existence.

If you know how they work then why even think they would care more about the families funding their entire existence?

Insurance is nothing but greed and using fear tactics into getting people to pay for something that won't happen or would rarely happen.

If something is common to happen like wild fires in California.. the insurance companies knows the risk assessments. They canceled most fire coverage a month before this happened because the weather experts new such conditions could cause a city massive wide fire. This time it did happen and the insurance companies knew it could happen and dipped.

They will give fire coverage again but it will be dam expensive for their premiums. For sure they will restart it again and show people look at this fire in 2025... it could be you next.

All insurance companies are like that. I get fucked yearly over with auto insurance and health insurance. I am pretty much paying or other's to get treatment. I am young and can't afford to go to the hospital or doctors so I don't go unless I am in a dying condition. I think or me auto insurance is \$4,000 a year. Last year was \$3,500 and it covers nothing. I got basic insurance. So, it only covers the other people damages if I am found at fault.

It covers unlimited health due to an auto accident. However, doesn't coverage any damages to my car even if the other person caused damage.

like 6 years ago some 75 year old lady rammed into my back end at 90 mph on a freeway while I was stationary since it was rush hour traffic and it was bumper to bumper traffic in the summer on a hot sunny day. She fucked up my back end pretty bad. I had to pay \$20,000 to fix it using used parts. If I had to fix it the correct way I would have to fork over \$40,000.

sound like a good country we have here.

PuffyFace - January 14, 2025, 3:15 pm

I feel sorry even for the wealthy who lost their homes. Imagine losing memorabilia and that kind of stuff. (I guess Greta Thunberg and her entourage is gloating now going "see what happens when you don't recycle your pizza cartons").

Imagine all pets that were unable to get away. :-(

(Edited grammar fail).

Hackers - January 14, 2025, 3:22 pm

(Jan 14, 2025 04:15 PM)PuffyFace Wrote: [\[CITE\]](#) I feel sorry even for the wealthy who lost their homes. Imagine losing memorabilia and that kind of stuff. (I guess Greta Thunberg and her entourage is gloating now going "see what happens when you don't recycle your pizza cartons").

Imagine all pets that were unable to get away. :-(

(Edited grammar fail).

To be fair, I would hope even Greta knows that personal recycling won't make a dent. That was corporate propaganda to make consumers feel responsible, so that companies and governments could ignore any possible environmental impact - or social push for them to change the rules. We took personal responsibility for a recycling effort that never stood a chance against the waste of companies and governments.

But yeah, the memorabilia or sentimental items are a huge loss for anyone.

Also the sense of community. You'd likely never get to say goodbye to your local cashiers or other workers, or acquaintances or some neighbors.

Phantom_NiNja - January 14, 2025, 7:38 pm

(Jan 14, 2025 03:51 PM)Lowkey Wrote: [\[CITE\]](#) Because maybe having this be an event the federal government is calling a crisis and having to get involved in might be something the insurance companies make an exception for in the case that they are not already doing anything (which I doubt?) They are multi-million dollar houses and none of them have insurance? Lol come on bro I'm not a 1 percenter or a retard

I'm just expressing a glass half full hopeful desire on a hacking forum for families

Not arguing the corporate lingo of a liberty mutual home-owners policy

They don't have insurance. Most of the area 1 month ago lost fire coverage. They all have home insurance it's just the insurance companies dropped the fire coverage 1 month before this happen so everyone is pretty much screwed to pay for themselves. How do you not know this? that's how insurance works. When they can predict something bad might happen they drop coverage conditions. They can do this because in the contract that have a stipulation that at any time they can change conditions based on risk assessments.

[Video: <https://youtu.be/HndsSDLdTVg?si=HxkWWPPIHhwFk3O0>]

(Jan 14, 2025 03:51 PM)Lowkey Wrote: [\[CITE\]](#) Because maybe having this be an event the federal government is calling a crisis and having to get involved in might be something the insurance companies make an exception for in the case that they are not already doing anything (which I doubt?) They are multi-million dollar houses and none of them have insurance? Lol come on bro I'm not a 1 percenter or a retard

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Yeah, I know but that hopeful is pointless because it directly goes against the whole purpose of insurance from a business side of things.

They screwed the people and more people are going to screw them more because they're open and vulnerable .

Hackers - January 14, 2025, 7:59 pm

(Jan 14, 2025 08:55 PM)Lowkey Wrote: [\[CITE\]](#) You and everyone else on twitter following the fake redpill accounts say the same stuff.

Yeah, I like to look at how disaster reactions are different depending on which state is affected. Very concerning.

Hackers - January 14, 2025, 9:03 pm

(Jan 14, 2025 09:04 PM)Lowkey Wrote: [\[CITE\]](#) You know it's bad when nodes agrees with you? Yeah, but I low key feel exactly how you felt in your reply... for most topics :)

Phantom_NiNja - January 14, 2025, 11:43 pm

(Jan 14, 2025 08:55 PM)Lowkey Wrote: [\[CITE\]](#) You and everyone else on twitter following the fake redpill accounts say the same stuff.

Which company was it? Multiple companies? All of them complicit in revoking coverage at the exact same time a month ago?

How do you not know?

You can't be spearheading a "general assumption" army and not have any actual sources to cite.

I'm only assuming (because I know you've done your homework right?)

that you know about the california's insurance commissioner implementing a one-year moratorium to prevent insurance companies from canceling or non-renewing policies in wildfire-impacted areas?

Here's the source:

<https://www.insurance.ca.gov/0400-news/0100-press-releases/2025/release005-2025.cfm>?

Read it and then re-read it again so you understand how insanely mis-informed you are.

You give stupid people a bad name.

God fucking dammit you people are so dumb.

Google / CHATGPT / YAHOO / BING

At your FINGERTips and what do you do?

You wait for me to make you look like an absolute fool.

That's what you do.

Why are you so fucking stupid?

I send you a video why didn't you watch it? Is it that fucking hard to watch a video?

or do you need a tiktok short video for your attention deficiently?

every heard of reporter's fox news? cnn?

Ever heard of first person sources? aka the actual people that got their hose burnt down? They shown the statements mailed to them.

I guess not... yes, the California government has memorandums to prevent insurance from doing

this. This is common practice in the U.S.A. in every state they have rules in place but that doesn't mean companies follow them dumbass?

You talk like a 12 year old that got his xbox one taken away.

Here's a list of insurances leaving the state and had reduced coverage meaning they no longer give fire coverage in it's home insurance policies.

[Here](#)

No, I wasn't waiting for you to respond. You asked and I gave you a video because it's a common trend no one on here wants to read.

I am not going to spend hours grabbing all the video and new reports where they spoke to individuals and have been shown statements of coverage from fire being closed.

The way you talk is so childish. You need to learn to grow up. ??

Just because you found a government statement that on Jan 7th 2025 it's illegal for insurances to not cover the wild fires damage if it was canceled or closed a 3 months before the situation.

He can do whatever he wants. They will take it to the courts.

Where in that source does it say that the citizens that shown statements from state farm insurance cancelation were lies?

The source never said that most insurance companies in the state didn't cancel fire coverage... ?

[more articles](#)

I can keep on going with this but you won't understand it since you fail to understand that insurance is a business that makes decisions on risk.

California is very risky for wild fires and there's been more and more each year. What I told you is most are leaving California market on home insurance business and that is because there's no money in it. It's too risky and the odds are against the insurance company.

What you sourced was in the the business insider and fortune magazine.

the article you posted says this "

Insurers are urged to stop pending cancellations for properties near wildfire zones, including policies canceled within 90 days prior to the fires.

Six-month pause on non-renewals for communities beginning recovery.

Insurers asked to extend grace periods for premium payments in affected areas."

Yet, it doesn't say the companies already did this or didn't do this. So, where's your proof that the insurance companies never closed out anyone fire coverage in their home owner policy? you don't have it but yet you think you're 100% and everyone at fox news, msnbc and many other reporters are fake and lying but you say this without any evidence of your own.

another article: [Business Insider](#)

They did do this and that is why the California government made those orders to begin with. There's a reason why they had to do it and it's because the insurance companies stiff their customers. How

hard is it to understand that simple concept.

I doubt they will just give coverage and pay it out. They have teams of lawyers that will fight it in court. Trust me they always do this and it's because you don't understand how insurances work.

[another article about details](#)

the last article talks about news nation getting their hands on a fire coverage cancellation letter 6 weeks before the fires.

The government article you posted even proves my point that insurance companies been doing this or the past 4 years.

That is why the governor had to put a memorandum out to prevent this from happening but just because he did this doesn't mean companies didn't do this. It means they did this in the past and are currently doing this recently. Either cancelling all of home insurance or dropping just the fire coverage.

They will take it to court if they have too. The articles even said that before the fires the insurances has plans to just leaving California. They started cancelling policies 4 years ago to slowly get out of the market. They accelerated it this past year due to each year being more riskier with more wild fires. Like I have said the won't get the coverage. They will make you drag them to court.

(Jan 14, 2025 08:55 PM)Lowkey Wrote: [\[CITE\]](#) You and everyone else on twitter following the fake redpill accounts say the same stuff.

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Google / CHATGPT / YAHOO / BING

At your FINGERTips and what do you do?

You wait for me to make you look like an absolute fool.

That's what you do.

No, I don't get my news from twitter you dumbass.

I gave a video and links to credible news outlets. That's the sources cited and not twitter or tiktok or ai like chatgpt you dumb fuck.

(Jan 14, 2025 03:51 PM)Lowkey Wrote: [\[CITE\]](#) Because maybe having this be an event the federal government is calling a crisis and having to get involved in might be something the insurance companies make an exception for in the case that they are not already doing anything (which I doubt?) They are multi-million dollar houses and none of them have insurance? Lol come on bro I'm not a 1 percenter or a retard

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Not arguing the corporate lingo of a liberty mutual home-owners policy
I never said everyone in California has no insurance at all. Re-read my post I said most either got dropped 100% from insurance or got their fire coverage removed from the policy from the insurance request. I was talking that most that got hit by this fire has no insurance aka home insurance at all because the insurance companies are slowly getting rid of current policies and moving out of the state for home insurance.

[more articles](#)

I get my sources from news agencies and not twitter or ai. I can confirm you're retarded based on your last response.

Hackers - January 15, 2025, 5:30 am

(Jan 15, 2025 02:36 AM)Lowkey Wrote: [\[CITE\]](#) There is no way you are this dumb. How are you allowed to have an accounting and finance degree?

Here I was about to give you advice for that high blood pressure of yours.

Nah, you edited after the fact in attempt to save face.

Don't ever do that dumb shit again.

But wait there's more!

For anyone still reading this thread - that's all you need to see.

Unreal to be called a "12 year old that got his xbox one taken away." from a guy who uses these as usernames.

Phantom_NiNjanty89 / randommanty89 / Phantom_NiNja

And to make matters worse, he's actually the one with the xbox!

Projection your honor! Haha

It should be noted that he believes insurance companies are above the state regulatory agency known as [California Department of Insurance] that is responsible for literally licensing insurance companies and agents to practice and exist in the state because: and I quote

By 'He' we assume this user is referring to Commissioner Lara and by 'They' he means the insurance companies.

Note: There is no public record that insurance companies have taken legal action against the California Insurance Commissioner.

(Something the user conveniently leaves out of his response)

If you have decided to read this far bless your soul.

User is an emotionally unstable sub 60 IQ trainwreck.

This will likely be my last post.

Future readers be warned, steer clear of this wildfire insurance expert and his posts / threads in the future.

Not related to insurance, but another fake claim going around is that California wouldn't be on fire if a Canadian water source flowed into it. Another fake claim is that if Newsom hadn't protected an animal, a water plan would've saved LA.

Trump is touting those lies even when countless experts have come out to say that those two water ideas would have had close to 0 effect on LA's fire problem. For example, Trump is using the shortages of water in hydrants to say California is out of water. That's like having two bathrooms and one is out of paper so you say that the person should've accepted free toilet paper a year ago - even though the person has a surplus of paper in the closet and just needs to bring it to Bathroom #2. Sorry for the weird analogy but Trump is full of shit. California has above average water levels in many areas. It's a distribution issue with hydrants that aren't setup for such widespread fires - not an issue with overall water availability for the state.

<https://globalnews.ca/news/10953225/los-angeles-wildfires-canada-water-trump-claims/>

Phantom_NiNja - January 15, 2025, 4:05 pm

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Congrats on being the dumbass of year. Nice hacking skills... I bet a 5 year old can do a better

job than you.

Wrong usernames. I near used such usernames and don't have a xbox account you dumbfuck.

Yet, no lawsuits publicly. You're fully retarded. Fires happened on Jan 7th. it's Jan 15th You think instantly lawsuits happen...no.

You have a very low IQ. You think you're an expert in law, politics, and the business of insurance but lack every single aspect of each.

You're very narcissistic and very very retarded.

It's going to take time. The people have to go back to their homes collect evidence of perished items. They would have to file a claim and wait for the rejection letter to take the matter to the courts. This is common sense but you heavily lack.

Yeah, you're 12 year old loser. what does my username and Xbox have to do with this topic at hand? It's because you know you're spewing bullshit and you can't actually make any solid legit arguments so you resort to childish acts.

Grow the fuck up loser. Next time do your homework before making stupid assumptions on other peoples usernames. You have zero clue what you're talking about and the usernames you said I use is 100% false.

[Another article](#)

You really need to learn to read. tiktok videos won't teach you or give you good education. That is why you're braindead and focus on any government official statements as facts and you trust your parent's elected office.

Sorry, but California is a shit show. High crime rates... many gang break-ins and auto thefts going on and soft on crime. Many companies are leaving California. Look at X, TESLA... etc Space X. Insurance companies and even regular stores are leaving the state. It's all because the states policies and how they enforce those laws.

RootRXXT - January 15, 2025, 4:45 pm

wait there were fires there?

Hackers - January 15, 2025, 4:48 pm

(Jan 15, 2025 05:45 PM)RootRXXT Wrote: [\[CITE\]](#) wait there were fires there?

Yeah you can track online

<https://www.frontlinewildfire.com/california-wildfire-map/>

Rsynced - January 15, 2025, 10:25 pm

Politics aside, Just hope anyone who lived there is ok. You can always find a new home, but if you die burned in a fire you're done. No pun intended.

Hackers - January 16, 2025, 3:49 am

(Jan 15, 2025 11:25 PM)Rsynced Wrote: [\[CITE\]](#) Politics aside, Just hope anyone who lived there is ok. You can always find a new home, but if you die burned in a fire you're done. No pun intended. You could even say they're Well done.

Too soon? Sorry I'm pre coffee , low hanging fruit comedy here

Rsynced - January 16, 2025, 2:43 pm

(Jan 16, 2025 04:49 AM)nodes Wrote: [\[CITE\]](#) You could even say they're Well done.

Too soon? Sorry I'm pre coffee , low hanging fruit comedy here
ya man, maybe too early...

Phantom_NiNja - January 16, 2025, 10:13 pm

(Jan 15, 2025 10:43 PM)Lowkey Wrote: [\[CITE\]](#) Your old usernames are public on your hackforums profile.

No need to be so silly :)

If you need help with blood pressure anytime let me know.

No need to front for the internet silly boy !

I actually admire that you would want to help the poor and hope you are able to do that someday.
You're retarded... go back to your skid scripts boy and keep using your AI to code.

last time I checked my hf account isn't linked to my xbox account.

The HF the 2 sn were never used. That is why you're retarded and a 12 year old girl that cries wolf all the time.

Had no real comebacks had to look on my profile to dig up dirt to talk shit to me and also butt hurt to the point you tried to dox and hack me with skiddiest methods.

you won't be going far kid by doing skiddiest things and crying like a little 12 year old girl that didn't get their way in life.

those sn were never used. Also xbox account is wrong... never used an xbox account and I made a temp one just for my nephews. I don't play xbox much which makes this hilarious at how back you suck at things. You can't even hack yourself out of a paper bag....LMAO!!

It's also funny how you said your previous post was your last post...then you posted this.... LMAO!!
you must be fumbling.

TheGoldenRelik - January 16, 2025, 11:12 pm

RIP for people but regarding their properties well, depends on how they got them....

ExodusX - January 17, 2025, 3:16 am

Yea this is a real disaster for Malibu as a known and popular beach city in the world, but i doubt that the rich people will not send donations cause its mostly visited by rich ones.

shadowwalker2353 - January 17, 2025, 4:09 am

Nobody deserves to lose their home.

Hopefully the insurance companies don't fuck anyone harder then they have been.

Hackers - January 17, 2025, 4:14 am

(Jan 17, 2025 04:16 AM)ExodusX Wrote: [\[CITE\]](#) Yea this is a real disaster for Malibu as a known and

popular beach city in the world, but i doubt that the rich people will not send donations cause its mostly visited by rich ones.

Agreed, I'm sure many are helping eachother out. It's nice to see some celebs & rich people turning down donations and urging people to help others in need.

(Jan 17, 2025 05:09 AM)shadowwalker2353 Wrote: [\[CITE\]](#) Nobody deserves to lose their home.

Hopefully the insurance companies don't fuck anyone harder then they have been.

Yeah, I think we need a fix though. Insurance can't be forced to insure uninsurable areas forever. A place that is expected to catch on fire, or flood, or otherwise be destroyed by storms each year should not be insured.

They should help as much as possible now, but at some point people need to just move.

It's like people in Miami - should insurance companies waste money there by offering flood insurance? No.

People need to move out of areas that are 100% expected to get fucked by weather due to runaway, exponentially worsening climate change.