



**Keeping Your Home
Protected
When Insurance Options
Are Limited
(and Expensive)**

ABOUT UNITED POLICYHOLDERS (UP)

- A 501(c)3 national not-for-profit organization with a Platinum Guidestar rating
- 32 year track record of expertise in insurance problem-solving, disaster recovery and resiliency
- A trusted information resource and respected advocate for insurance consumers in all 50 states + D.C.
- Funded by donations and grants
- Independent (not funded by insurance companies)

Go to uphelp.org to register for upcoming events, view recordings of past events, and related resources.

HOME INSURANCE HEADACHES

UP and our partners are helping consumers understand and contend with the realities of premium increases and nonrenewals

The new normal = having to spend more time to find insurance and having to spend more \$\$ to pay for it!

ELIGIBLE FOR COVERAGE



UNDERINSURANCE

Be aware that we still see policies that provide “Coverage A, Dwelling” limits that amount to less than \$300 per square foot to rebuild the home.

That’s likely to fall very short of the actual cost to rebuild in most regions of California.

Seek advice to obtain a realistic understanding of the cost per square foot rebuild a home similar to yours in your community and adjust your limit accordingly.

INVENTORY YOUR PERSONAL PROPERTY

While you're doing an insurance check up, why not walk through your home and garage and photograph/video all of your contents

...your furniture and paintings pictures, light fixtures, the things in your drawers and closets and cabinets including your kitchen appliances and washer and drier and pots and pans and your clothing and shoes and books and office materials and toys and keepsakes and tools and camping and sports equipment– everything!

Then store those pictures and videos in the cloud. In the verrrry remote chance you do have a major loss, you will at least have some evidence to prove the extent of your contents and it can greatly help you write out a detailed inventory if you need to do that for your claim...

NONRENEWED?

YOUR INSURER MUST GIVE YOU **75 DAYS NOTICE**, PROVIDE THE DETAILS OF THE REASON FOR THE NONRENEWAL AND ALLOW YOU TO APPEAL...

EVEN IF YOU APPEAL:

- DON'T DELAY – START SHOPPING RIGHT AWAY!
- TAKE NOTES REGARDING EACH INSURER YOUR AGENTS HAVE CONTACTED
- MAKE SURE YOU HAVE THOROUGHLY SHOPPED THE INSURER MARKET!



Dropped by your home insurer? Steps to take in California

Act Promptly

Read the paperwork from your insurer. Contact them and ask if there are home improvements you can make that will get them to reverse their decision to drop you. Note: The non-renewal notice must be sent to you **75 days before** the policy expires. www.uphelp.org/droppedca

STEP
1

Know Your Rights & Get Help

If you believe that you are being non-renewed in violation of the law, file a "Consumer Complaint" with the California Department of Insurance www.insurance.ca.gov/01-consumers

STEP
2

Shop for Options

Work with a good agent to find all options including "non-admitted" insurers. Watch UP shopping help videos and use CDI tools: www.uphelp.org/cainsurancehelp

STEP
3

Be Prepared to Pay More. Avoid Cutting Coverage

Aim to insure your home for what it would cost to rebuild it and the risks you face in your area. Keep good notes of your conversations. Avoid being in the 1/3 of homes in the US that are underinsured. www.uphelp.org/checkup

STEP
4

Last Resort

The California FAIR Plan (CFP) offers basic fire protection if you can't find a "regular" company to insure you. Consider pairing a CFP policy with a "difference in conditions" policy to fill gaps in what CFP policies don't cover. www.uphelp.org/CFP

STEP
5

For more information and guidance, visit:
www.uphelp.org/droppedCA

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SHOPPING TOOLS AVAILABLE FROM THE CALIFORNIA DEPARTMENT OF INSURANCE (INSURANCE.CA.GOV)

The screenshot shows the website interface for the California Department of Insurance. At the top, there is a header with the name of the Insurance Commissioner, Ricardo Lara. Below the header is a navigation menu with options like 'File a Complaint', 'Consumers', 'Seniors', and 'Agents & Brokers'. The main content area is titled 'Home/Residential Insurance' and includes a 'Shop Around' section with introductory text. Below the text is a grid of nine blue buttons, each representing a different tool or resource available to consumers. The buttons are: 'Top Ten Tips for Finding Residential Insurance', 'Residential Insurance Company Contact List', 'Companies Offering Discounts for Fire Hardened Homes', 'Compare Premiums', 'Homeowners Coverage Comparison Tool', 'Home Insurance Finder', 'List of Carriers Offering DIC Policies', 'Consumer Complaint Study', and 'Insurance Company Profiles'. At the bottom of the grid is a 'Residential Informational Guides' button. Below the grid is a section titled 'What If I Can't Find Insurance?' with additional text.

**Top
Ten
Tips!!**

**Chart of insurers
offering discounts**

**Insurance Finder
Tool**

California FAIR Plan – “The Insurer of Last Resort”

About the FAIR Plan:

The FAIR Plan writes basic property insurance, including fire coverage, for homeowners who cannot obtain it from a traditional insurance carrier.

The FAIR Plan is often a temporary safety net for homeowners, established to ensure all homeowners have access to fire insurance when other insurers won't provide it.

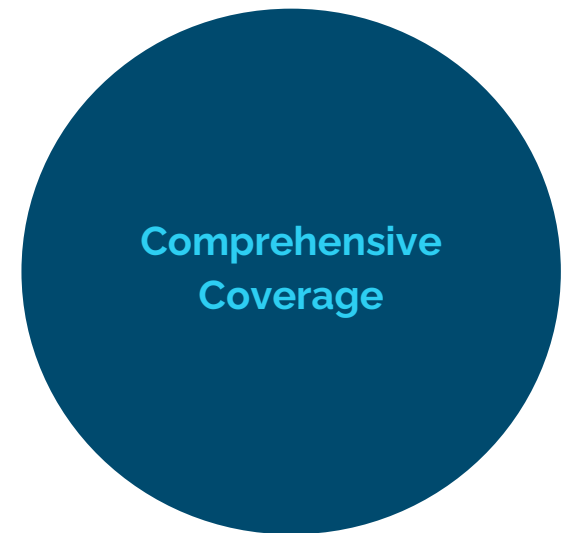
But if you have a FAIR Plan policy, you need to pair it with a **“Difference in Conditions”** policy to get more complete coverage.

CHECK OUT OUR INFO AT: WWW.UPHELP.ORG/CFP

Fire
Internal Explosion
Windstorm



Water Damage
Theft
Liability



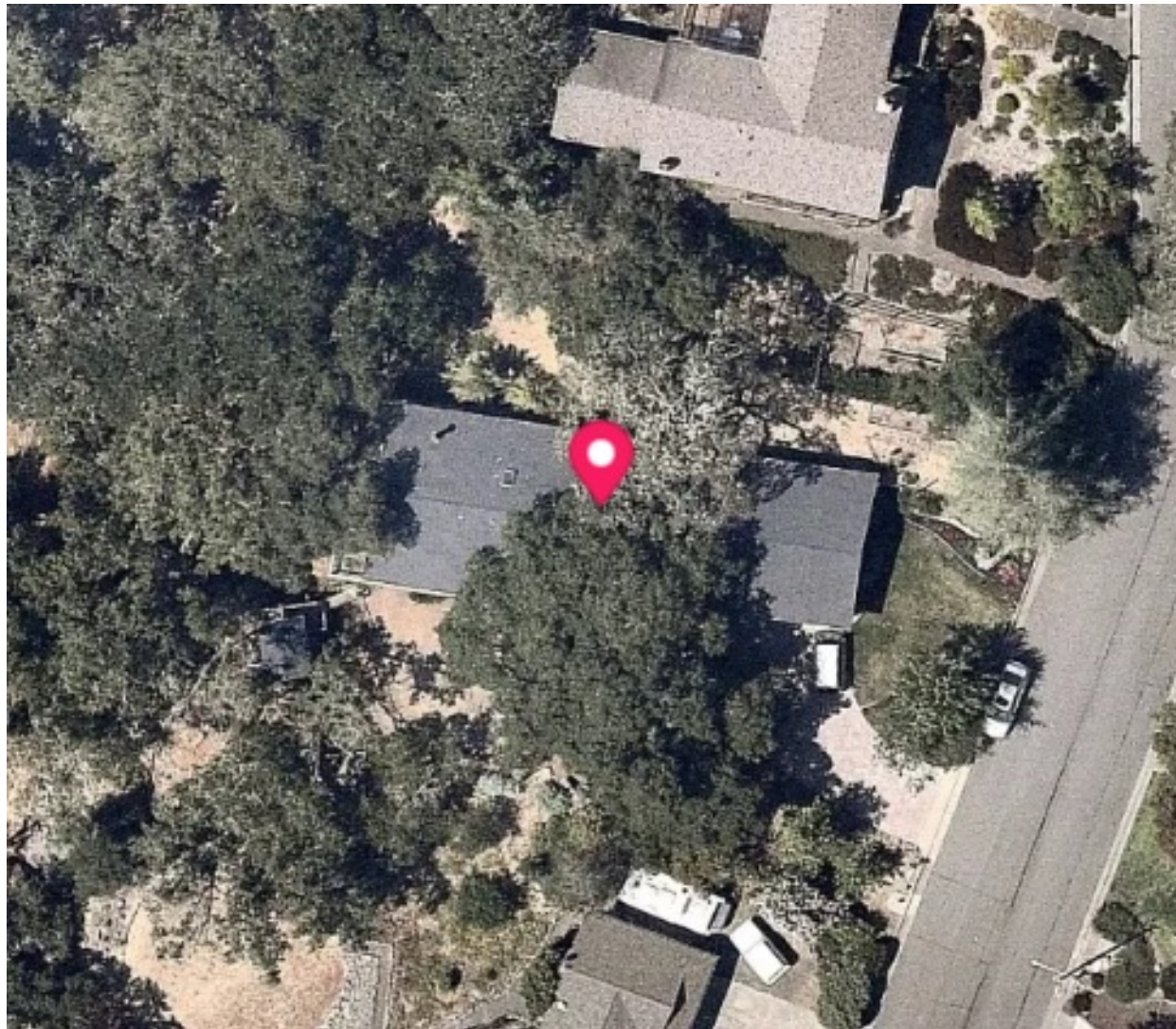
FAIR PLAN ADD-ON OPTIONS

- Extended coverage for windstorm or hail, explosion, riot, vehicles
- Vandalism
- Add **Replacement Cost Coverage**
- Contents:** you have to specifically add extended coverage and/or vandalism for contents
- Optional increase of **Fair Rental Value** (up to 20%)
- Optional Increase **Code Upgrade Coverage** (up to 10%)
- Optional - add 5% for **Debris Removal** coverage
- Optional increase of **Other Structures** coverage

WILDFIRE SCORES... SLOPE, FUEL, ACCESS AND MORE BRISBANE



INSURERS USE AERIAL IMAGERY TO ASSIGN RISK SCORES



STATE FARM'S 20% RATE INCREASE*

***VARIES BY TERRITORY/ZIPCODE**

Zip Code 94005

number of policies -	221
average % increase -	10.5%
average \$ increase -	\$146
max \$ increase -	\$508

WHAT MATTERS:

- Adequate “Coverage A” Dwelling Limits
- Replacement coverage over ACV
- Extended replacement coverage
- Building Code Compliance/upgrade coverage
- Adequate dwelling and ALE limits
- Extra for art, jewelry, business property
- Know what’s excluded/limited: Flood, EQ, Mold, Earth Movement

TIPS TO SAVE MONEY!

- Seek out *pro-active* insurance agents/brokers
- Do as much mitigation as you can...
- Ask your agent or insurer about all available discounts and if you can lower your contents limits
- Bundle home and auto coverages
- *Raise your deductible!!*
 - While shopping ask for a quote with different levels of deductible: \$1,000, \$2,500, \$5,000, \$10,000
(A higher deductible will reduce your premium and it's best to avoid filing a small claim anyway!)

CDI MANDATORY MITIGATION DISCOUNTS

No insurer shall use a rating plan that does not take into account and reflect the following mandatory factors:

Community-level mitigation designations:

1. Fire Risk Reduction Community
2. Firewise USA Site in Good Standing.

CDI MANDATORY DISCOUNTS

Property-level mitigation efforts:

1. Clearing of vegetation and debris from under decks,
2. Clearing of all combustible materials from within five (5) feet of the home,
3. Incorporation of only noncombustible materials, including fences and gates, within five (5) feet of the home,
4. No combustible structures, including sheds and other outbuildings, from the area within thirty (30) feet of the insured structure or, if insured does not control the entirety of the area, from as much of such area as is under the control of the applicant or policyholder,
5. The property upon which the home is situated complies with Section 4291 of the Public Resources Code, and relevant local ordinances,

CDI MANDATORY DISCOUNTS

Building hardening measures:

1. Class-A Fire Rated Roof,
2. Enclosed Eaves,
3. Fire-Resistant Vents,
4. Multipane windows, including dual pane windows, or functional shutters, which when closed, cover the entire window and do not have openings, and
5. At least six (6) inches of noncombustible vertical clearance at the bottom of the exterior surface of the building, measured from the ground up.



Please...

Help us monitor and contribute to solving California's property insurance crisis by taking and sharing our survey!

www.uphelp.org/CAhomeSurvey

Thank you!!



REDUCE RISK, IMPROVE YOUR INSURANCE PROFILE

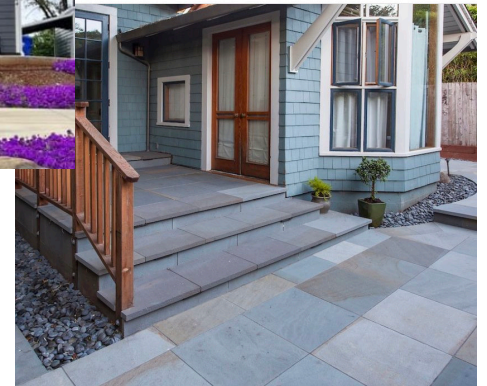


Improve Your Home's Chances of Surviving a Wildfire

- Have a Class A fire rated roof
- Install screens to keep embers out
- Gutters should be kept clear of leaves and needles
- Clear plants so there's 5 feet of space around your home
- Remove all combustible materials from under and near decks
- Prune branches near the home
- If wood fencing touches your home, replace at least 5 ft. of it with metal
- To get help with the above, visit the WRAP Resource Center: www.uphelp.org/wrap



firesafe_marin ...



GET RISK REDUCTION HELP IN YOUR AREA

www.uphelp.org/WRAP

The screenshot shows the United Policyholders website header with the logo and navigation links: LOG IN, ASK AN EXPERT, FORUMS, and a search bar. Below the header is a main navigation menu with categories: HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, EVENTS, and COMMUNITY. A secondary orange bar contains the text 'SUPPORT UP'. The main content area features a blue banner for 'WRAP - SANTA CLARA COUNTY' and a breadcrumb trail: Home >> Roadmap to Preparedness >> WRAP Resource Center - Get Started Now! >> WRAP - Santa Clara County.



SANTA CLARA COUNTY



Santa Clara County Write Up

Firewise Communities **9**

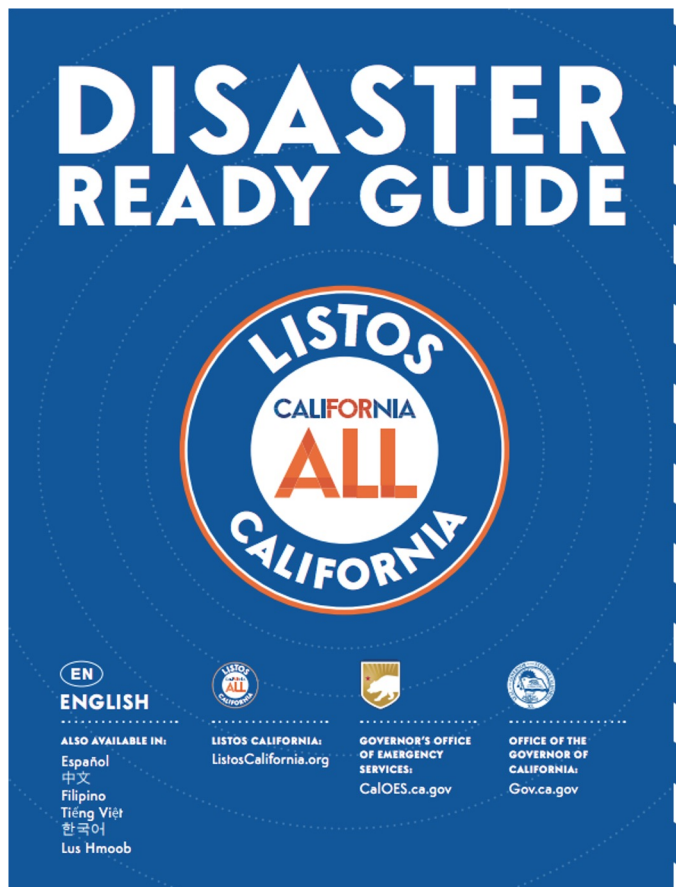
Population **1,924,379**



GET READY!

Get Your Disaster Ready Guide

www.listoscalifornia.org/resources



SAFETY STEPS FOR ANY DISASTER



1. Get alerts to know what to do. 
2. Make a plan to protect your people. 
3. Pack a Go Bag with things you need. 
4. Build a Stay Box for when you can't leave. 
5. Help friends and neighbors get ready. 

2

**THANK YOU!
REMEMBER, UP IS HERE TO HELP!**

UPHELP.ORG ←



- HOME
- ABOUT ▾
- MEDIA ▾
- RECOVERY HELP ▾
- GET PREPARED ▾
- ADVOCACY ▾
- EVENTS
- SUPPORT UP



We've got your back when insurance matters

United Policyholders (UP) is a non-profit 501(c)(3) whose mission is to be a trustworthy and useful information resource and a respected voice for consumers of all types of insurance in all 50 states. We don't take money from insurance companies. We give you the straight scoop. Guide you on buying insurance and navigating claims. Fight for your rights.