Home Insurance Shopping Tips:

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

(United Policyholders is a nonprofit that is devoted to assisting insurance consumers

EXAMPLES OF PREMIUM INCREASES

State Farm's 2023 norm-shattering overall 20% rate increase resulted in average increases of:

Scotts Valley	**95066**	**30.1%**
Santa Cruz (incl. Bonny Doon)	**95060**	**27.2%**
Piedmont Pines	**94611**	**17.4%**
Soquel	**95073**	**29.2%**
Ventura	**93001**	**24.2%**
Ojai	**93023**	**75.6%**
Napa	**94558**	**32.1.%**
Los Gatos	**95030/95033**	**15/35%**
Pacific Palisades	**90272**	**35.0%**

It's not just State Farm – e.g., Allstate 34%
(And State Farm followed with another increase - 17% in almost every zip code)

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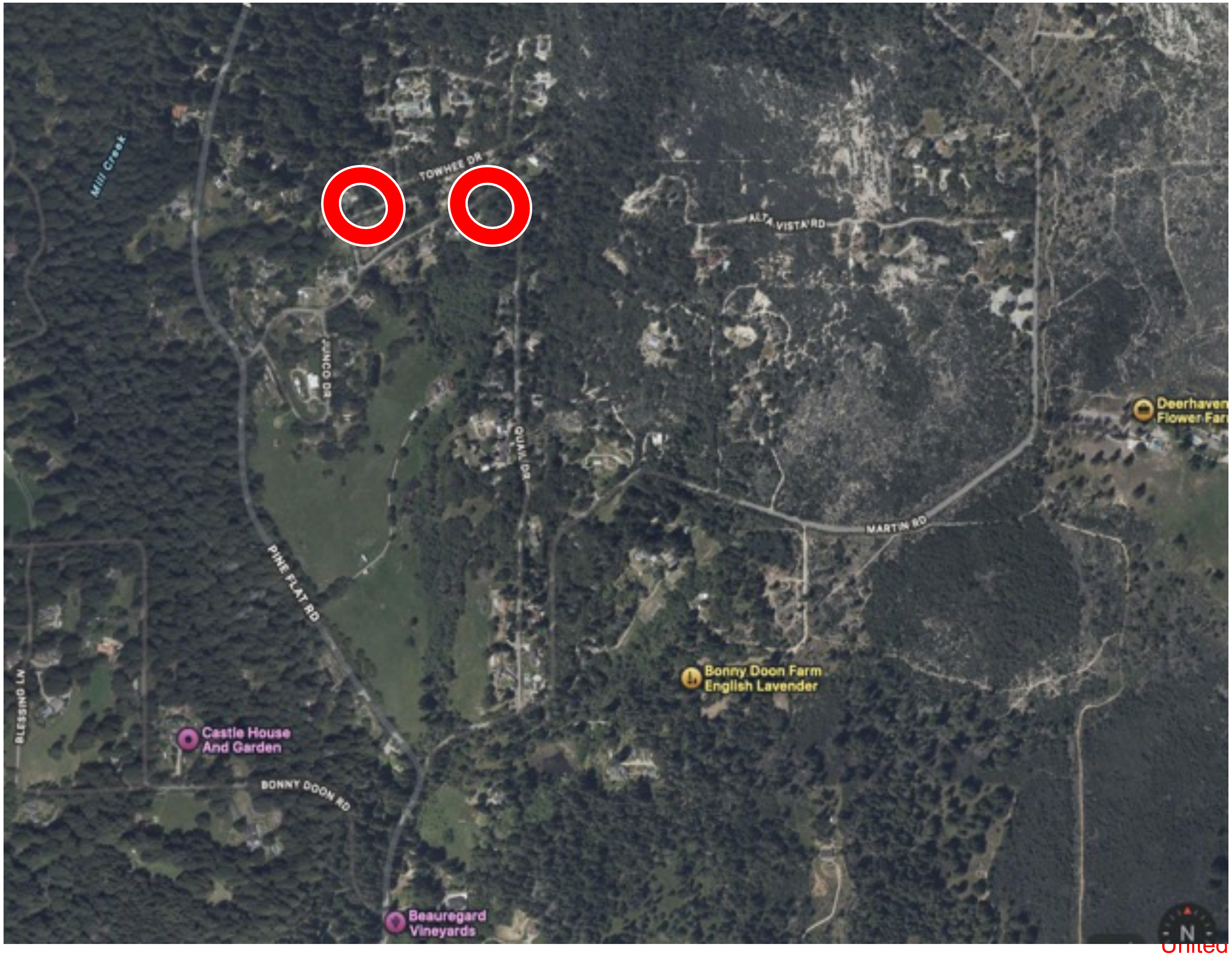
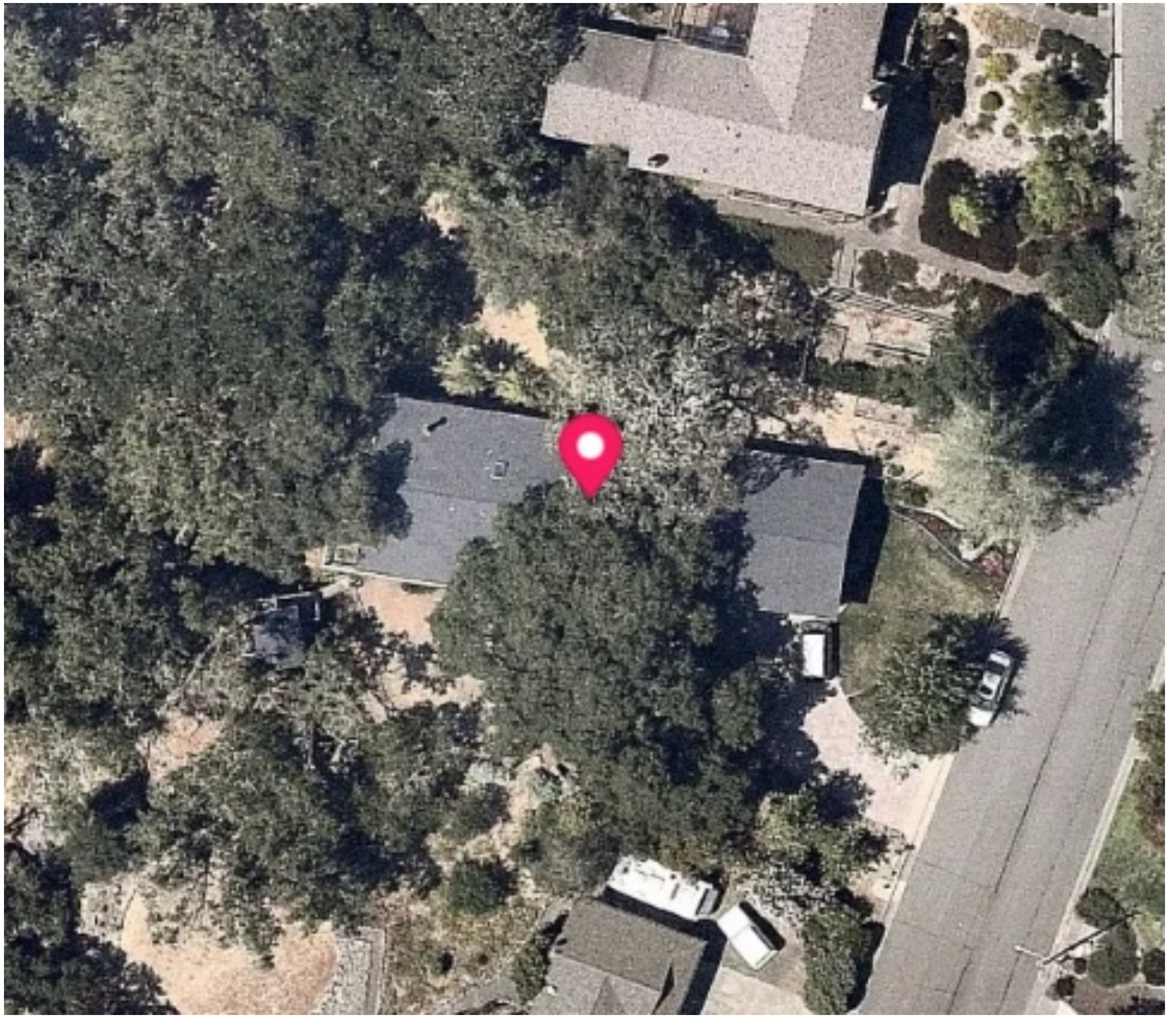
WILDFIRE SCORES…
SLOPE, FUEL, ACCESS AND MORE



INSURERS ALSO USE AERIAL IMAGERY TO ASSIGN RISK SCORES



IF YOU ARE NONRENEWED…

YOUR INSURER MUST GIVE YOU *75 DAYS NOTICE*, PROVIDE THE DETAILS BEHIND THE NONRENEWAL AND ALLOW YOU TO APPEAL…

EVEN IF YOU APPEAL:

DON'T DELAY – START SHOPPING RIGHT AWAY!

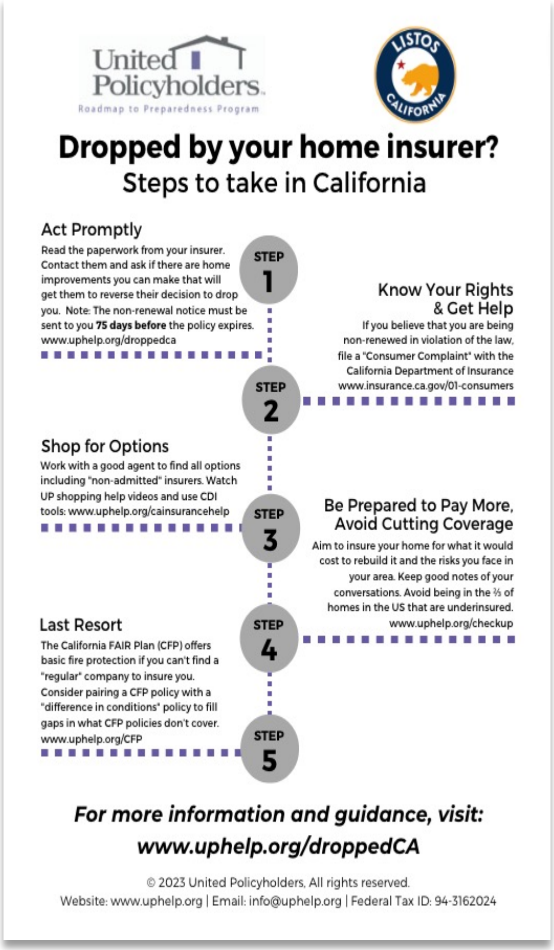
SHOPPING FOR COVERAGE

TAKE NOTES REGARDING EACH INSURER YOU OR YOUR AGENTS HAVE CONTACTED TO KEEP TRACK OF THE ONES YOU'VE TRIED…

MAKE SURE YOU HAVE THOROUGHLY SHOPPED THE "ADMITTED INSURER" MARKET BEFORE SETTLING FOR A NON-ADMITTED OR SURPLUS LINES POLICY OR A FAIR PLAN POLICY!

ADMITTED INSURERS ARE BACKED BY THE CALIFORNIA INSURANCE GUARANTEE ASSOCIATION.

FOR NON-ADMITTED/SURPLUS LINES INSURERS YOU NEED TO CHECK THAT THEY HAVE A STRONG A OR AT LEAST B+ FINANCIAL RATING (THERE IS NO BACKSTOP IF THEY BECOME INSOLVENT).



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

Consumers / Types of Insurance / Home/Residential Insurance

Home/Residential Insurance

Shop Around

Whether you are interested in purchasing, reviewing or replacing homeowners, renters, condominium or mobile home insurance, it is important to shop and compare insurance products just like you would when shopping for any other important consumer purchase. Since residential insurance often protects your largest financial investment, plan on spending some time to conduct a search of the insurance marketplace.

The California Department of Insurance (CDI) provides several information guides, tips and tools to help you understand home/residential insurance so that you can make the best decision for your situation. If you do not find the information you need, we invite you to call our Consumer Hotline for assistance. Our dedicated insurance experts are available to assist you.

Top Ten Tips!!

Insurance Finder Tool

- Top 10 Tips for Finding Residential Insurance
- Residential Insurance Company Contact List
- Home Insurance Finder
- Compare Premiums
- List of Carriers Offering DIC Policies
- Companies Offering EQ Coverage
- Consumer Complaint Study
- Insurance Company Profiles
- Residential Informational Guides
- Homeowners Coverage Comparison Tool

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MITIGATION DISCOUNTS EVERY ADMITTED INSURER MUST OFFER:
"SAFER FROM WILDFIRE"

<u>Building hardening measures:</u>

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.**

<u>Property-level mitigation efforts:</u>

1. **Clearing of vegetation and debris from under decks,**
2. **Clearing combustible within 5 feet of the home,**
3. **Only noncombustible materials, including fences and gates, within 5 feet of the home,**
4. **No combustible structures, including sheds and other outbuildings, within 30 feet of the insured structure (or 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,**

<u>Community-level mitigation designations:</u>

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

To save money, increase your deductible, do the mitigation actions, maybe move your auto insurance coverage to your HO insurer for a "package discount", and ask your agent or insurer about any other discounts that may be available!

Check out the "Get Prepared" tab at **uphelp.org** for helpful information!!

Probably bad timing to say this but… Avoid being underinsured. No one thinks they will have a total loss but it happens to thousands of homes every year…