

WILDERE

SURVIVAL GUIDE

Insurance & Mitigation Resources for REALTORS® and their Clients

This guide is a summary of resources and information provided courtesy of:

CA Department of Insurance (DOI)

Cal OES | Governor's Office of Emergency Services

CA Governor's Office of Planning & Research

Cal Fire

CA Public Utilities Commission

California Association of REALTORS®

realtor.com



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Increased climate volatility

+

Upsurge in natural disasters

+

Harsh economic conditions

=

GLOBAL CRISIS



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Expanding consumer protection programs

+

Homeowner fire mitigation practices

+

Community mobilization opportunities

=

REDUCED RISK





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Expanding consumer protection programs



"I am using my oversight to make sure all Californians have options for coverage that meet their needs. While the FAIR PLAN has a

long history of protecting consumers it must continue to respond to climate change and future threats."



Consumers' last line of defense Assists residents + businesses who cannot obtain insurance.



https://www.cfpnet.com/



Expanding consumer protection programs

CDI maintains ongoing **negotiations** with insurance carriers to make coverage more accessible to consumers

CDI is actively **approving** new insurance carriers – 100+ now writing policies in California

CDI recommends "bundling" insurance (home + auto + boat + etc.)



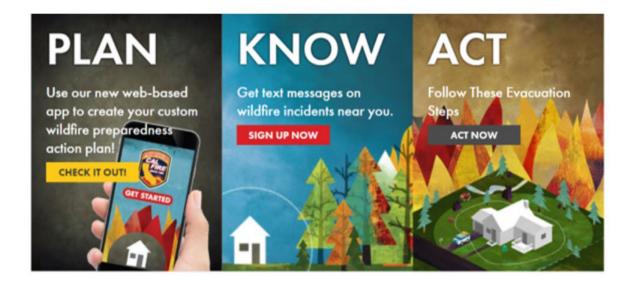
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Expanding consumer protection programs

WILDFIRE IS COMING... ARE YOU READY?

Use the CAL FIRE App:

Español





https://www.readyforwildfire.org/



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Prepare for Wildfire with Ready, Set, Go!



CREATE YOUR DEFENSIBLE SPACE

Create and maintain 100 feet of Defensible Space around your home



HARDEN YOUR HOME

Use ember-resistant building materials to protect your home



GET YOUR KIT READY NOW

Create your own emergency supply kit



CREATE YOUR OWN WILDFIRE **ACTION PLAN**

Develop your family communication and evacuation plans



PREPARE NOW!

Wildfire Danger is High! Prepare your Family Now.



Prepare for Wildfire - Ready for Wildfire



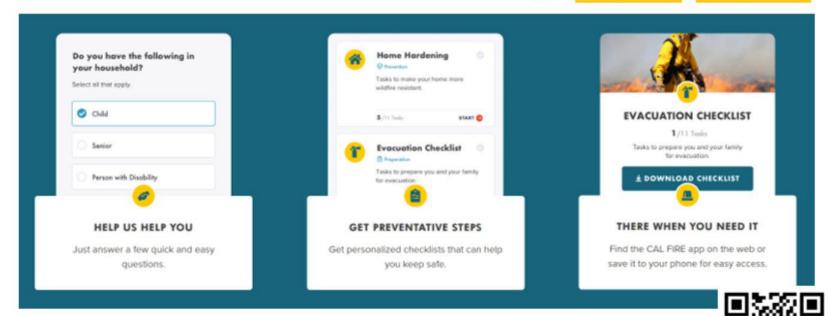
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Get the App

Use the CAL FIRE App:

English

Español



https://plan.readyforwildfire.org/





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Fire Mitigation Practices



Safer from Wildfire

3 Layers of Protection

Doing more can save you more

Get certified

Community Mobilization

Start a Firewise Community | Firewise USA communities as small as 8 dwelling units or as big as 2,500 can create an action plan and start being safer together. Firewise USA is a nationally recognized program with proven results, sponsored by the National Fire Prevention Association.



https://www.readyforwildfire.org/prepare-for-wildfire/firewise-communities/



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Fire Mitigation Practices

Safer from Wildfire | Do more. Save more.

- Class-A fire rated roof
- 5-ft. ember resistance zone
- Ember-/fire-resistant vents
- Non-combustible 6" at bottom of exterior walls
- Enclosed eaves

- Cleared vegetation/debris from under decks
- Removal of combustible outbuildings within 30'
- Defensible space compliance



https://www.fire.ca.gov/prepare

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Disclosures Required

- **FHDS**
- **Buyer & Seller Advisory**



Seller responsible for identifying fire hazard severity districts/zones

https://osfm.fire.ca.gov/fire-hazard-severity-zones-maps-2022/



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How to obtain fire insurance in California

STEP-BY-STEP RECAP | RESOURCE INDEX

If you get a nonrenewal notice:

	Know your rights				
	Utilize Homeowner Coverage Comparison Tool				
	If you think your nonrenewal was unfair, you may file a complaint				
	Co	nta	ct y	our insurance agent:	
	-	As	k ab	out possible mitigation options to save money/retain coverage	
	-	Ta	ke in	nmediate action to mitigate fire risk	iii
- Ask for local insurance provider referrals				local insurance provider referrals	
	-	If	ou t	hink your nonrenewal was unfair, you may file a complaint (see ii)	
 If your agent cannot help you find coverage: 				our agent cannot help you find coverage:	
			-	Take immediate action to mitigate risk before you search for new insurer (see iii)	
			-	Access Residential Insurance Company Contact List	i۱
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			-	Language preference? Access Find an Agent or Broker Tool	٧
			-	Apply for CA FAIR Plan	٧
				- Understand supplemental requirements (Difference in Conditions policy)	Vi
			-	Seek coverage in the "surplus lines" market	vi



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Resources



Know your rights

Insurance companies, agents and brokers are required to comply with insurance laws.

https://www.insurance.ca.gov/01-consumers/130-laws-regs-hearings/



Use the DOI Homeowner Coverage **Comparison Tool** to research your insurance coverage options

https://interactive.web.insurance.ca.gov/apex/f?p=143%3A16



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If you think your nonrenewal was unfair, file a complaint with the DOI

https://www.insurance.ca.gov/01-consumers/101-help/index.cfm



Need to talk to live support staff? Contact: **CA Department of Insurance (DOI)**

https://www.insurance.ca.gov/0500-about-us/05-Contact/

(800) 927-4357



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Mitigation - Take Immediate Action

Find out what you can do now to save money and protect property from fire.

https://www.fire.ca.gov/prepare



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Residential Insurance Company Contact List

Access 50+ insurers licensed to sell in CA

https://www.insurance.ca.gov/01-consumers/105-type/95guides/03-res/res-co-contact.cfm



Home Insurance Finder Tool

If your agent cannot help you find coverage (before you apply for CA FAIR Plan coverage

https://interactive.web.insurance.ca.gov/apex_extprd/f?p=400:50



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Language Preferences

If you need an agent that speaks a specific language.

https://interactive.web.insurance.ca.gov/apex_extprd/f?p=400:50



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Apply for California FAIR Plan

Your last line of defense to insure up to \$3M; supplemental insurance likely required*

https://www.cfpnet.com



Access **DIC** (**Difference in Conditions**) policy

Supplemental insurance to combine with CA FAIR Plan policy

https://www.insurance.ca.gov/01-consumers/105-type/5residential/carriersDICpolicies.cfm



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Contact a "Surplus Lines" Insurer/Broker

Surplus lines insurers are not backed By CA Insurance Guarantee Association

https://www.slacal.com/brokers/broker-member-lookup

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CCAR Fire Insurance Resources

https://ccartoday.com/fire-insurance/



C.A.R. Fire Insurance Resources

https://www.car.org/marketing/clients/fireinsurance



realtor.com Protect Your Home from Fire Risks

https://www.realtor.com/wildfire-risk/

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Contact: CA Department of Insurance (800) 927-4357