

# WILDFIRE

## SURVIVAL GUIDE

Insurance & Mitigation Resources  
for REALTORS® and their Clients



CONTRA COSTA ASSOCIATION OF REALTORS®



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## 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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## SURVIVAL GUIDE

### | CONTENTS

Background   State of the Crisis.....	4
Expanding Consumer Protection Programs.....	5
Fire Mitigation Practices.....	11
Point of Sale Disclosures.....	13
Summary: How to Access Insurance.....	14
Resource Index.....	i
Industry Resources.....	viii



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## SURVIVAL GUIDE

Increased **climate** volatility  
+  
Upsurge in natural **disasters**  
+  
Harsh **economic** conditions  
=

# GLOBAL CRISIS

bad  
news

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## SURVIVAL GUIDE

Expanding consumer **protection** programs

+

Homeowner fire **mitigation** practices

+

Community **mobilization** opportunities

=

**REDUCED  
RISK**

good  
news



# WILDFIRE SURVIVAL GUIDE

## 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/>



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### 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:

English

Español

### PLAN

Use our new web-based app to create your custom wildfire preparedness action plan!

**CHECK IT OUT!**

### KNOW

Get text messages on wildfire incidents near you.

**SIGN UP NOW**

### ACT

Follow These Evacuation Steps

**ACT NOW**



<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

**Do you have the following in your household?**  
Select all that apply.

- ☒ Child
- ☐ Senior
- ☐ Person with Disability

**HELP US HELP YOU**  
Just answer a few quick and easy questions.

**Home Hardening**  
Tasks to make your home more wildfire resistant.  
5 / 11 Tasks **START**

**Evacuation Checklist**  
Tasks to prepare you and your family for evacuation.

**GET PREVENTATIVE STEPS**  
Get personalized checklists that can help you keep safe.

**EVACUATION CHECKLIST**  
1 / 11 Tasks  
Tasks to prepare you and your family for evacuation.  
**DOWNLOAD CHECKLIST**

**THERE WHEN YOU NEED IT**  
Find the CAL FIRE app on the web or save it to your phone for easy access.

<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..... i
- Utilize Homeowner Coverage Comparison Tool..... i
- If you think your nonrenewal was unfair, you may file a complaint..... ii
- **Contact your insurance agent:**
  - Ask about possible mitigation options to save money/retain coverage
  - Take immediate action to mitigate fire risk..... iii
  - Ask for local insurance provider referrals
  - If you think your nonrenewal was unfair, you may file a complaint (see ii)
- **If your 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..... iv
  - Access Home Insurance Finder Tool..... iv
  - Language preference? Access Find an Agent or Broker Tool..... v
  - Apply for CA FAIR Plan..... vi
    - Understand supplemental requirements (Difference in Conditions policy)..... vii
  - Seek coverage in the “surplus lines” market..... viii





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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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### Resources



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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### Resources



#### **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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### Resources



#### **Residential Insurance Company Contact List**

Access 50+ insurers licensed to sell in CA

<https://www.insurance.ca.gov/01-consumers/105-type/95-guides/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](https://interactive.web.insurance.ca.gov/apex_extprd/f?p=400:50)



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### Resources



#### Language Preferences

If you need an agent that speaks a specific language.

[https://interactive.web.insurance.ca.gov/apex\\_extprd/f?p=400:50](https://interactive.web.insurance.ca.gov/apex_extprd/f?p=400:50)



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### Resources



#### 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/5-residential/carriersDICpolicies.cfm>





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### Resources



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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### Resources



#### **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/>

The background of the slide features a close-up image of bright orange and yellow flames. Overlaid on the left side of the flames is a solid orange rectangle. A thin white rectangular border is positioned behind the main title text.

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Insurance & Mitigation Resources  
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**Contact:**  
**CA Department of Insurance**  
**(800) 927-4357**