

**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](https://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!**

# 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](http://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](http://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](http://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](http://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](http://www.uphelp.org/CFP)

**STEP 5**

**For more information and guidance, visit:**  
**[www.uphelp.org/droppedCA](http://www.uphelp.org/droppedCA)**

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Website: [www.uphelp.org](http://www.uphelp.org) | Email: [info@uphelp.org](mailto:info@uphelp.org) | Federal Tax ID: 94-3162024

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

Top  
Ten  
Tips!!

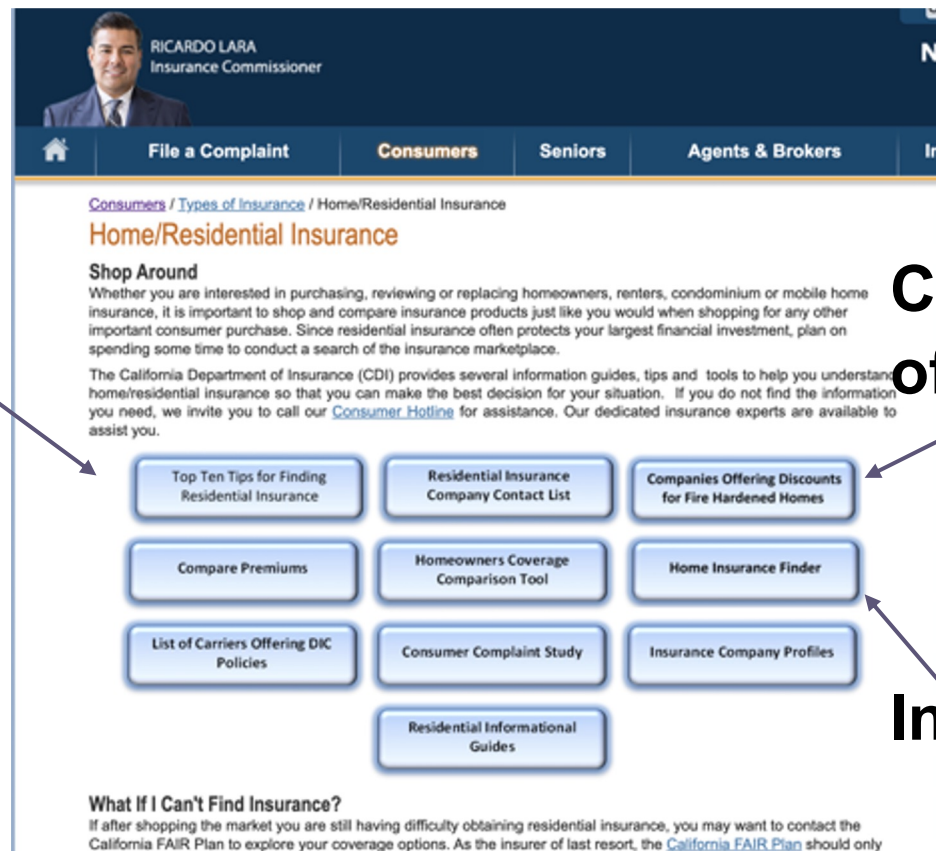


Chart of insurers  
offering discounts

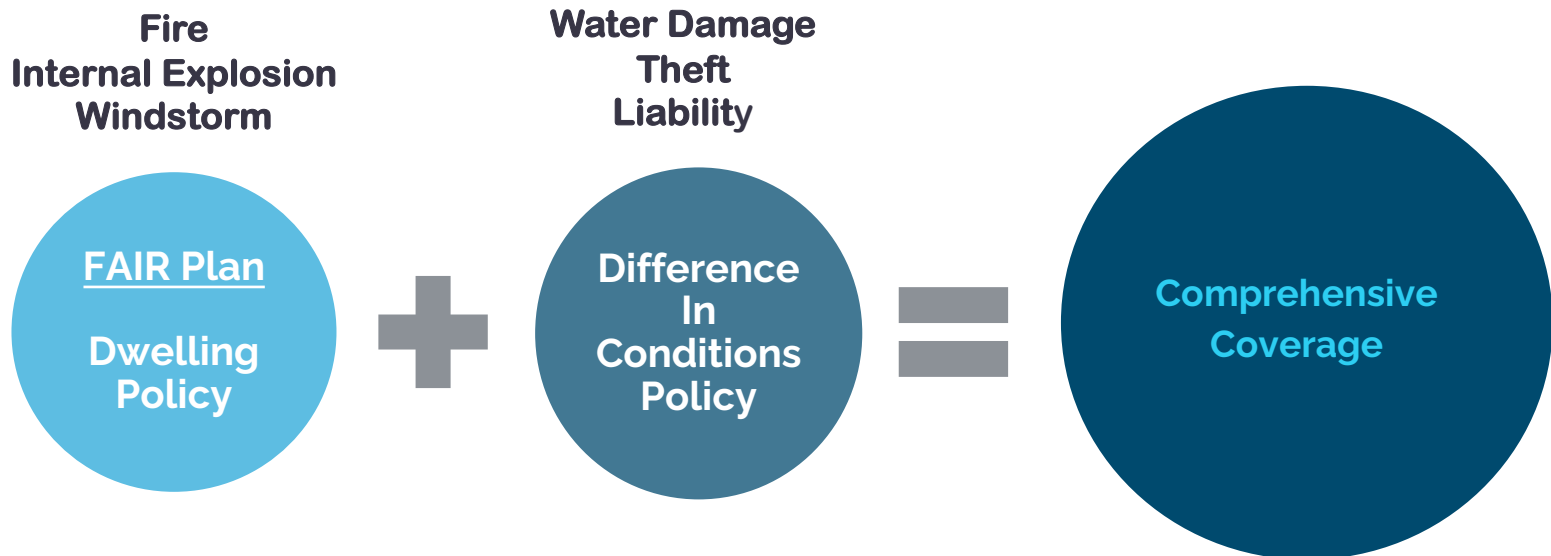
Insurance Finder  
Tool

# California FAIR Plan – “The Insurer of Last Resort”

## About the FAIR Plan:

The FAIR Plan writes only ***basic property insurance!***

If the only coverage you can find is a FAIR Plan policy, you need to pair it with a **“Difference in Conditions”** policy to get more complete coverage.



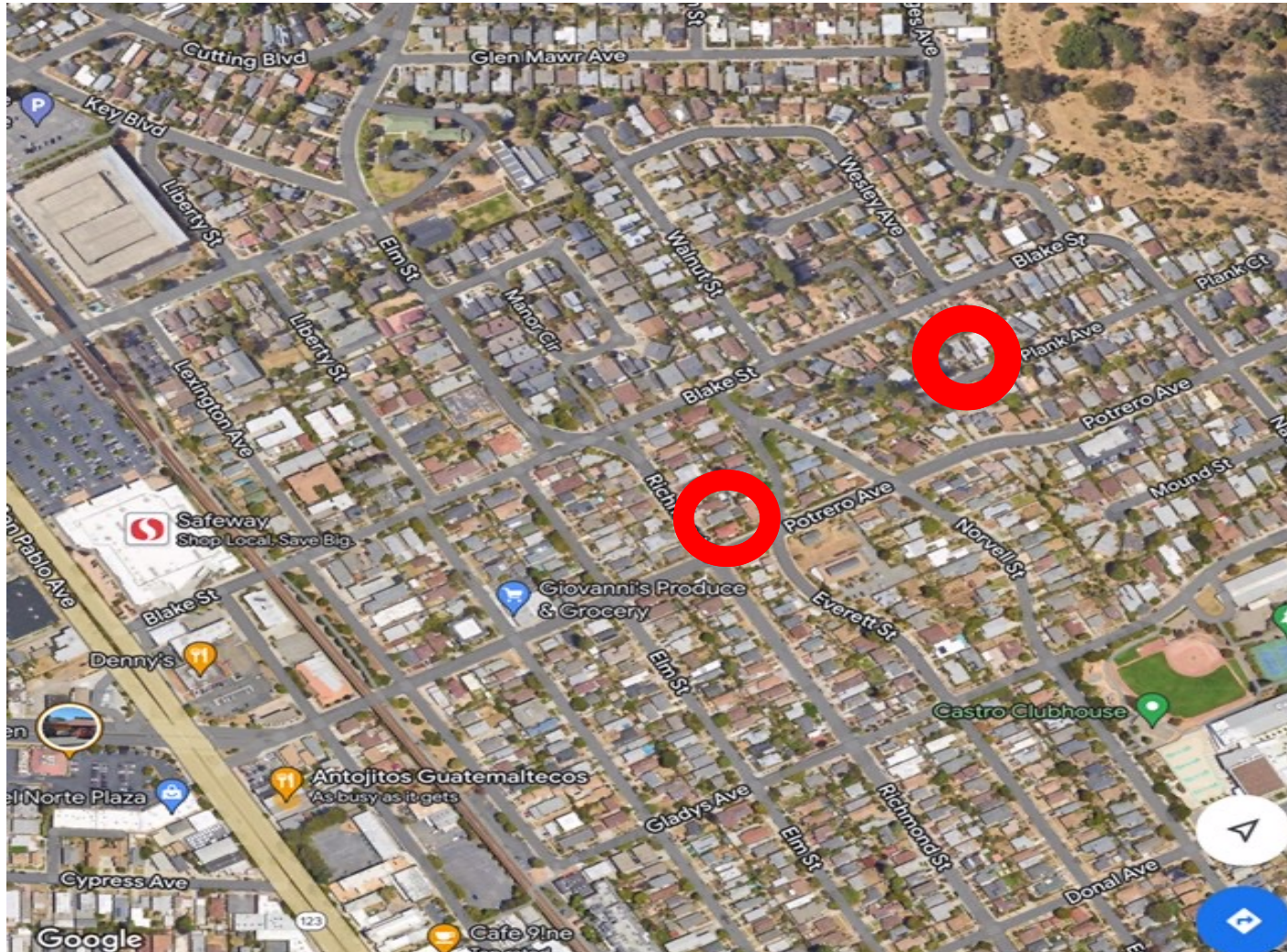
Check out our info at: [www.uphelp.org/CFP](http://www.uphelp.org/CFP)

# FAIR PLAN ADD-ON OPTIONS

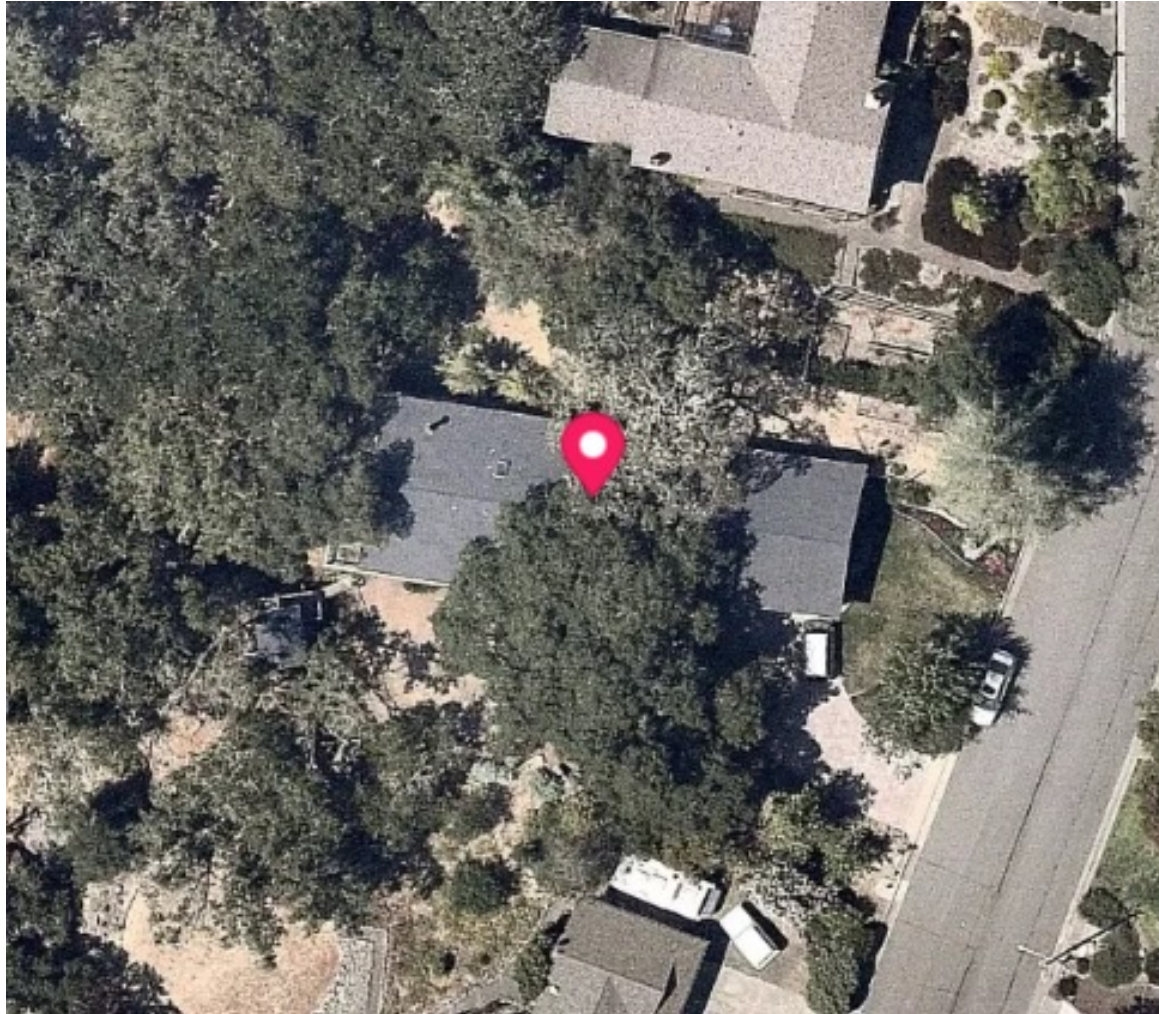
- Extended coverage for windstorm or hail, explosion, riot, vehicles
- Vandalism
- Add **Replacement Cost Coverage**
- Contents:** you have to specifically add extended coverage and/or vandalism for contents
- Optional increase of **Fair Rental Value** (up to 20%)
- Optional Increase **Code Upgrade Coverage**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

# WILDFIRE SCORES...

## SLOPE, FUEL, ACCESS AND MORE...



# INSURERS USE AERIAL IMAGERY TO ASSIGN RISK SCORES



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# STATE FARM'S 20%<sup>\*</sup> RATE INCREASE

<sup>\*</sup>**VARIES BY TERRITORY/ZIPCODE  
FOR EXAMPLE...**

<b>ZIP CODE</b>	<b>94704</b>	<b>90290</b>	<b>94801</b>
<b>Number of policies:</b>	<b>147</b>	<b>178</b>	<b>529</b>
<b>Average % increase:</b>	<b>8.8%</b>	<b>46.5%</b>	<b>10.1%</b>
<b>Average \$ increase:</b>	<b>\$231</b>	<b>\$2,271</b>	<b>\$112</b>
<b>Max \$ increase:</b>	<b>\$855</b>	<b>\$28,048</b>	<b>\$442</b>
	<b>BERKELEY</b>	<b>TOPANGA</b>	<b>RICHMOND</b>
	<b>HILLS</b>		

# 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 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.

## 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,

## **Community Level Discounts for Firewise and Fire Risk Reduction Communities**

# GET RISK REDUCTION HELP IN YOUR AREA

## [www.uphelp.org/WRAP](http://www.uphelp.org/WRAP)

The screenshot shows the website interface for WRAP - Santa Cruz County. The browser address bar displays [uphelp.org/preparedness/wrap-resource-center/wrap-santacruz-county/](http://uphelp.org/preparedness/wrap-resource-center/wrap-santacruz-county/). The website header includes the United Policyholders logo and navigation links: LOGIN, ASK AN EXPERT, FORUMS, and a search bar. A secondary navigation bar contains links for HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, ADVOCACY, COMMUNITY, EVENTS, and SUPPORT UP. Below the header, a blue banner reads "WRAP – SANTA CRUZ COUNTY". A breadcrumb trail shows: Home » Roadmap to Preparedness » WRAP Resource Center – Get Started Now! » WRAP – Santa Cruz County. Five circular icons represent key services: "Get Started Here", "Mitigation Grants & Free Resources", "Mitigation Help For Hire", "WRAP Members", and "Insurance Help". The "SANTA CRUZ COUNTY" section features a map of the county with a "WRAP Member" badge. To the right of the map, statistics are listed: "Santa Cruz County", "Firewise Communities" with a value of 37, and "Population" with a value of 273,170.

SEARCH\_RESULTS x eDOCS DM x WRAP - Santa Cruz County - x +

uphelp.org/preparedness/wrap-resource-center/wrap-santacruz-county/

United Policyholders  
Empowering the Insured

LOGIN ASK AN EXPERT FORUMS Search

HOME ABOUT MEDIA RECOVERY HELP GET PREPARED ADVOCACY COMMUNITY EVENTS SUPPORT UP

WRAP – SANTA CRUZ COUNTY

Home » Roadmap to Preparedness » WRAP Resource Center – Get Started Now! » WRAP – Santa Cruz County

Get Started Here

Mitigation Grants & Free Resources

Mitigation Help For Hire

WRAP Members

Insurance Help

SANTA CRUZ COUNTY

Santa Cruz County

Firewise Communities 37

Population 273,170

WRAP Member

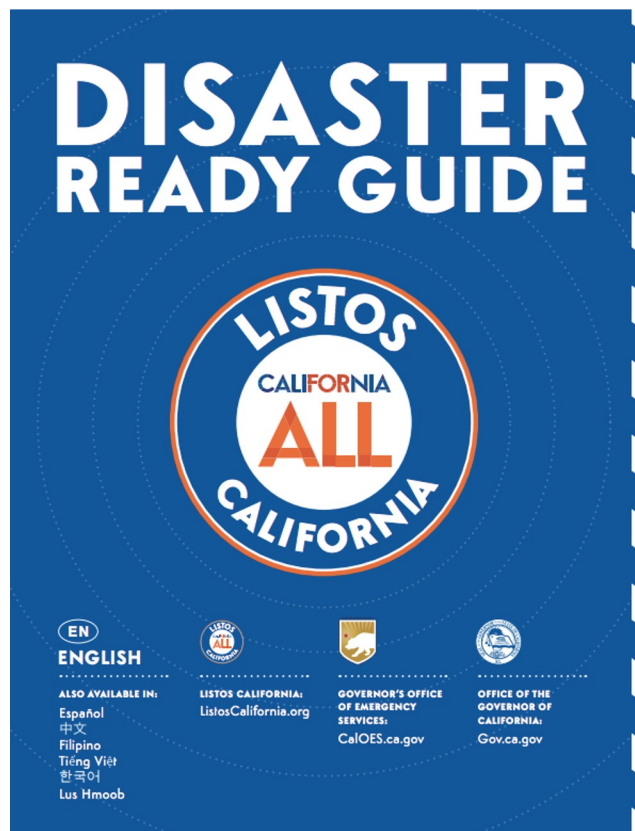
SANTA CRUZ



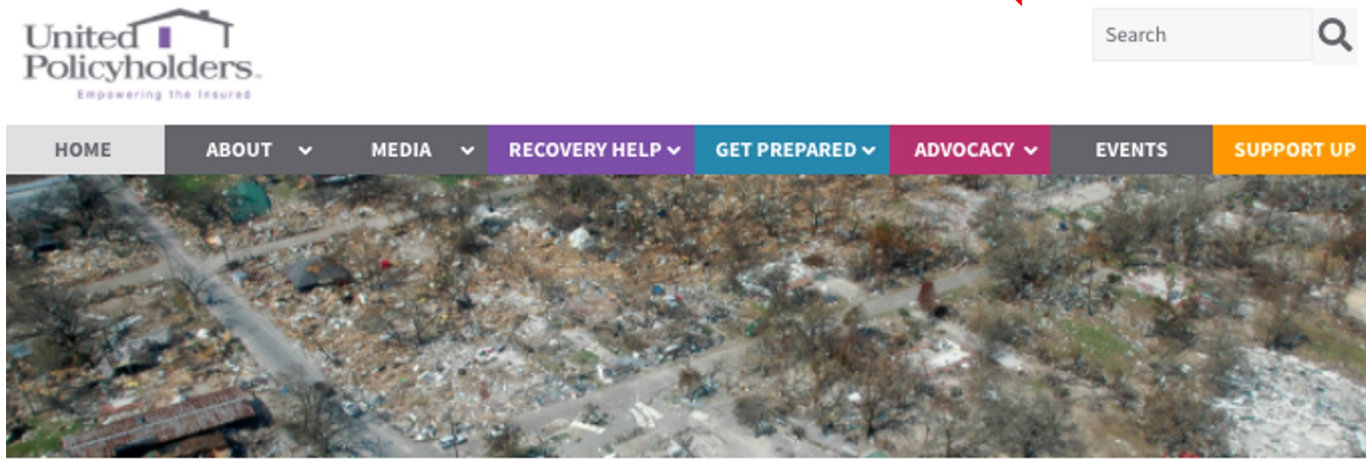
# GET READY!

## Get Your Disaster Ready Guide

[www.listoscalifornia.org/resources](http://www.listoscalifornia.org/resources)



**THANK YOU!**  
**REMEMBER, UP IS HERE TO HELP!**  
**UPHELP.ORG** 



## **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.

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

**[www.uphelp.org/CAhomeSurvey](http://www.uphelp.org/CAhomeSurvey)**