United Policyholders
www.uphelp.org

LISTOS CALIFORNIA

# Improve Your Home's Chances of Surviving a Wildfire

- Class A fire-rated roof
- Install 1/8th in. screens to keep embers out
- Have noncombustible gutters and keep them clear of leaves and needles
- Ensure 6 in. vertical noncombustible clearance at the base of exterior walls
- Clear 5 ft. of space around the home - no tree limbs touching
- Maintain spaces between vegetation, & structures in your yard
- Clear under-deck areas enclose low elevation decks
- If wood fencing touches your home, replace at least 5 ft. of it with noncombustible material
- Move outbuildings at least 10 ft. away (where feasible)
- For a complete list of mitigation measures that may qualify you for discount or renewal, visit: **wildfireprepared.org**

## Prepare to be Resilient



Use your cell phone to create a video inventory of your home inside and out



Call your insurer and get confirmation that your home is adequately insured, take notes

## Home Insurance Shopping Help

United Policyholders is working hard to help Californians keep their homes insured in this challenging marketplace: For help resources, visit: **www.uphelp.org/cainsurancehelp**

- Shopping for home insurance under challenging conditions: **www.uphelp.org/droppedca**
- The lowdown on the CA Fair Plan: **www.uphelp.org/cfp**
- Insurance rewards for wildfire risk reduction: **www.uphelp.org/WRAP**

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## Questions to Ask Your Insurer

We hope you'll never lose your home to a wildfire, but to avoid being in the ⅔ of wildfire victims who found themselves underinsured, contact your insurance company and ask...

- How much per square ft is my home insured for?
- Is that enough, given local construction costs?
- Do I have "Extended Replacement Cost"? If so, how much? If not, what would that extra protection cost?
- Does my coverage include building code/ ordinance upgrades?
- Do I have enough Loss of Use coverage for up to three years?
- What causes of loss are excluded?
- What will my annual premium be with different levels of deductible?
- What discounts do you offer and how do I qualify?

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