

Homeowner's Insurance & Wildfire Preparedness Guide

Know Your Coverage & Prepare for Wildfires

Review your Declarations Page for six key coverages: *Dwelling (A), Other Structures (B), Personal Property (C), Loss of Use (D), Liability (E), Medical Payment (F)*.

COVERAGE TYPE	WHAT IT COVERS	TYPICAL LIMIT
Coverage A - Dwelling	Your home's structure	Based on replacement cost
Coverage B - Other Structures	Sheds, fences, garages	10% of Coverage A
Coverage C - Personal Property	Furniture, electronics, clothes	~50-70% of Coverage A
Coverage D - Loss of Use	Hotel, rent, meals if you can't live at home	~20-30% of Coverage A
Coverage E - Personal Liability	Injuries to others or property damage	\$100K-\$500K or more
Coverage F - Medical Payments	Medical bills for others injured on your property	\$1K-\$5K per person

Terms to Look For

- **"Limit"** - the maximum amount your insurer will pay.
- **"Deductible"** - what you pay out-of-pocket before insurance kicks in.
- **"Replacement Cost"** - pays to rebuild or replace with new.
- **"Actual Cash Value"** - pays current value after depreciation.

Know Your Limits

- Ensure **Coverage A** is enough to fully rebuild your home at current construction costs.
- Confirm **Coverage C** covers the full replacement cost of your belongings, not just the depreciated value.
- Ask if your policy includes **Building Code Upgrade Coverage** to help cover these costs.

Add Wildfire-Specific Protection

- Standard homeowner's insurance typically covers wildfires, but **coverage may be denied or dropped** in high-risk zones.
- Consider supplemental options like the **California FAIR Plan + a DIC (Difference in Conditions) Policy** for complete protection.

Reduce Your Risk

- Maintain a **defensible space** around your home, upgrade to **fire-resistant materials**, and perform regular brush clearing.
- Insurers may reward proactive home hardening with coverage extensions or discounts.

Document & Digitize

- Create a **home inventory** with photos/videos of rooms and valuables.
- Store your policy and inventory in the cloud or a fireproof safe.

Review Annually

- Reassess coverage after **renovations, market changes, or policy updates**.
- Work with an agent or broker who understands wildfire risk zones in your area.

This resource should only be used as a guide and cannot speak to your specific situation. Be sure to talk to a local, trusted expert about your insurance needs.

What to Do After a Wildfire

1. Contact Your Insurer Immediately

- Start your claim as soon as it's safe.
- Ask about advanced payments for emergency expenses (lodging, food, clothing).

2. Document the Damage

- Take photos/videos of all affected areas.
- Don't throw away damaged items before documenting them.

3. Track Your Expenses

- Save receipts for temporary housing, meals, and transportation.
- These may be reimbursed under Loss of Use (Coverage D).

4. Understand Your Deductible

- Know your out-of-pocket obligation before coverage kicks in — especially if your FAIR Plan has a different deductible.

5. Work with Adjusters

- Ask for a detailed scope of loss report from the adjuster.
- Don't be afraid to negotiate or appeal if you believe the settlement is low.

6. Rebuild with Resilience

- Consider upgrades that meet or exceed wildfire building codes.
- Find out more about Passive House and wildfire resilience [here](#), or by scanning the QR Code.



Sunflower Sanctuary, Shape Architecture



A Passive House Marshall Fire Rebuild, Hyperlocal Workshop

**Scan for more
Fire Resilience Resources**

