



Fire Insurance Information & Important Links



The fire insurance dilemma/debacle continues to be a situation “in flux”. It is important to “arm” yourself with the most current information.

If you’ve received a “non-renewal” notice from your current insurance company, don’t delay!! Have an in-depth conversation with your agent and have them send you a list of those situations on your property that have lead to this “non-renewal” notice. Is it your overgrown foliage, type of roofing material, gutter debris, lack of attic vent coverings, open areas under decks, inadequate brush clearance or encroaching trees? Do what you can to quickly mediate these situations; take before and after pictures and submit them to your agent. If insurance is still not renewable with your current agent, find a licensed insurance broker who can “shop” potential other carriers who may insure you. Again, time is of the essence ~ don’t let your insurance lapse!!

If this doesn’t work, you still have the option of signing up with the California Fair Plan: This FAIR plan was established so that all California property owners have access to basic fire insurance when traditional market coverage is not available. A broker must apply for this coverage: Go to <www.cfpnet.com> Additional coverage for contents, additional buildings, liability, etc., will be necessary.

Go to <www.Firewise.org> or <www.NFPA.org> or the Ca Fire Insurance Commissioner’s office at <www.insurance.ca.gov> For important updates on this critical issue.