



PREPAREDNESS TIPS FROM THE TRENCHES:

We call these **Tips from the Trenches** because they're based on real life lessons, including:

- *What disasters victims wish they'd known about insurance before they had a loss*
- *How to avoid the most common gaps in coverage*
- *What helps fire fighters save homes during wildfires and after earthquakes*
- *Expert advice from reputable professionals*

Tip #1: Insurance money -- not charitable or government aid makes the biggest difference in people's ability to rebuild and recover after a disaster. FEMA money is *needs-based* and the maximum grant is \$25k. SBA loans take time and have to be repaid. Charitable aid generally covers basic needs – not the cost of rebuilding a home. Buying the right kind and amount of insurance on your property is smart smart smart.

Tip #2: Buy enough insurance. Most people who lose a home in a natural disaster find out the hard way that they're underinsured. After a 2007 wildfire in San Diego County, 75% of the victims found themselves underinsured by an *average* of \$250,000.

Tip #3: Don't take your agent/insurers' word for it that you're fully covered without confirming and preserving their promises in writing. Ask your agent or insurance company for confirmation that you're adequately insured for a total loss. Keep good notes then store them and a copy of your policy in a safe place away from your home. Hopefully you won't need the proof but as *Nancy Grace* said after Katrina: "He with the most notes wins!"

Tip #4: Raise your deductible to keep your premium down and your coverage up. If money's tight, don't reduce your coverage – increase your deductible.

Tip #5: Take advantage of insurance discounts for making your home safer. If you're going to spend *money* buying insurance, it's also smart to spend *time* preparing your home to reduce the likelihood of damage. Shop around to find which company offers the biggest discounts for "mitigation" and/or "retrofitting".

Tip #6: If you're in a wildfire risk area, clear the brush from around your home and keep it clear. The #1 thing that helps firefighters save homes is brush clearance. Clean out gutters and roof drains regularly. Install screens on all your roof vents to keep embers from flying in. Install spark arrestors in chimneys and get the chimney professionally cleaned periodically.

Tip #7: Ask your agent about flood insurance through the National Flood Insurance Program. Flooding and landslides are typically not covered by homeowner policies.

Tip # 8: If you've cleared brush but still been dropped by your insurance company, seek help from your local Fire Chief. Your local Fire Department may be willing to inspect then certify for your insurance company that you've cleared brush adequately. This should help you keep or get insurance coverage.

Tip # 9: If you're in a quake-prone area; get a quote for adding EQ coverage to your policy and make the seismic improvements you can afford. If you install a seismic shut-off valve on your gas line, a premium discount will cover most of the cost. Strapping your water heater and installing plywood shear panels shouldn't cost a fortune.

Tip # 10: It's much easier to inventory your stuff when it still exists! Ask any wildfire victim and they'll tell you that preparing the itemized and detailed inventory list required by their insurer was a second nightmare. Hopefully you'll never need it – but now's a great time to do it. UP offers free help inventorying your home.

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