

- What do disaster victims wish they'd known about insurance before they had a loss?
- How can I avoid the most common gaps in coverage?
- What helps fire fighters save homes during wildfires and after earthquakes?

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.

2 Having the right kind and amount of insurance on your property is so important.

Ask your insurer if you're covered for flooding, earthquakes, and a total loss from wildfire. After a 2007 wildfire in San Diego County, 75% of the victims found themselves underinsured by an average of more than \$100,000.

3 Don't blindly trust that your insurance company has got you fully covered.

The goal of an insurance sales rep is to sell you a policy at a price you're willing to pay. In most cases, the true replacement value of your property gets underestimated at the point of sale and as years go by. Read UP's Home Insurance Buying Tips at www.uphelp.org to avoid this problem. Confirm and keep records of insurance sales promises.

4 Complete as much of the UP Home Inventory as you can, then store the records off site in a safe place.

Hopefully you'll never need it, but if you do, you'll be so glad you created an inventory. Do it now!

5 If you don't have insurance coverage for flooding and earthquakes, consider buying it.

Earth movement, earthquakes and landslides are not covered by most homeowner policies. You have to buy this coverage separately. It's worth finding out how much it would cost to add these items to your protection package.

6**Take advantage of insurance discounts for making your home safer.**

Shop around to find which company offers the best discounts for “mitigation” and/or “retrofitting”. 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 won’t cost a fortune but will make your home safer and more insurable.

7**Avoid letting your insurance lapse.**

If money’s tight, raise your deductible to keep premium costs down.

8**Get help if your insurer drops you and you can’t find replacement coverage.**

Read “Dropped by your insurer?” at www.uphelp.org/pdfs/Wheretogoforhelp.pdf
Ask your local Fire Department if they’ll inspect and certify for an insurance company that you’ve cleared brush adequately.

9**Clear 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.

10**Have an evacuation plan that includes “grab and go” or off-site access to important documents.**

Keep a copy of your policy in a safe place away from your home and better yet, scan the complete document onto your computer or onto a UP Roadmap to Preparedness Flash Drive.

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