

# HOMEOWNER'S INSURANCE

QUICK REFERENCE GUIDE:  
WHO CAN HELP WRITE A NEW  
POLICY FOR A

## MANUFACTURED HOME

ON THE RIDGE?

### Local & Regional Brokerages



SELECTIVELY WRITING NEW ADMITTED POLICIES



MANUFACTURED HOME POLICIES NOT WRITTEN  
BY THIS COMPANY NAME BUT YOUR LOCAL  
AGENT MAY BE ABLE TO WRITE WITH ANOTHER  
ADMITTED CARRIER



HELPING WRITE NEW POLICIES, MAY BE A FAIR  
PLAN WITH A WRAP AROUND POLICY

### Contact Your LOCAL Office

AAA



Allstate



Farmers



State Farm



\*This list was developed in partnership with local and regional agents and brokers. 3/2020



# Types of Policies:

1. TRADITIONAL ADMITTED CARRIER 2. NON-ADMITTED CARRIER 3. CA FAIR PLAN WITH SUPPLEMENTAL "WRAP AROUND" POLICY

## HOMEOWNER'S INSURANCE IS ADDRESS SPECIFIC

Most insurance companies determine if they will insure your home based on a wildfire risk assessment of your specific address. There are two main components of a wildfire risk assessment – a fire risk score (a combination of data such as, slope, brush, history of fire, etc) and the protection class. Protection class takes into consideration how far you are from a fire station and/or fire hydrant. Insurance companies use this data to independently decide if your address is a risk they are willing to take.

Many local insurance agents and brokers are writing new policies! If they are unable to offer you a traditional homeowner's policy due to your wildfire risk assessment, many can help you find alternative options. That may include finding you another insurance carrier or writing a California Fair Plan policy.

The cost of your policy also has several variables. A traditional homeowner's policy most likely being the least expensive. Non-admitted carriers can have widely variable premiums. A California Fair Plan policy with a supplemental or "wrap around" policy will likely be the most expensive – you have two policies with two deductibles and two premiums. "Wrap around" policy options for manufactured homes are limited.

If you have California FAIR Plan Policy written for your home, make sure your agent is **EXPERIENCED** in writing these type of policies.

Insurance is described as a "moving target." Availability can change day to day. Always meet with your insurance agent at least annually to review availability and coverages on your policy.

