

# HOMEOWNER'S INSURANCE

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

## STICK BUILT HOME

ON THE RIDGE?



### Local & Regional Brokerages

Butte Community Insurance



Golden Apple Insurance



Heritage Insurance Agency



Jeff Fowler Insurance Services



Minnick Insurance Services



Nevin & Witt Insurance and  
Financial Services



Sky Insurance Brokerage



Vantreo Insurance Brokerage



SELECTIVELY WRITING NEW ADMITTED  
POLICIES



HELPING WRITE NEW POLICIES, MAY BE  
BROKERED WITH ANOTHER CARRIER,  
CA FAIR PLAN WITH A WRAP AROUND  
POLICY OR NON-ADMITTED CARRIER



NEW POLICIES ARE NOT BEING  
WRITTEN AT THIS TIME

### Contact Your LOCAL Office

AAA



Allstate



Farmers



State Farm



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## 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, admitted or non-admitted, or writing you a California Fair Plan policy with a supplemental or "wrap around" 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 least cost efficient - you have two policies with two deductibles and two premiums. The CA FAIR Plan is undergoing revisions in 2020, including increased coverage limitations.

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 options and update coverages on your policy.

