HOMEOWNER’S INSURANCE

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

ON THE RIDGE?

- Butte Community Insurance
- Dahlmeier Insurance Agency, Inc.
- Heritage Insurance Agency
- Jeff Fowler Insurance Services
- Manufactured Housing Insurance Services
- Nevin & Witt Insurance and Financial Services
- Sky Insurance Brokers

Local & Regional Brokerages

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Allstate

Farmers

State Farm

Contact Your LOCAL Office

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 CA FAIR PLAN WITH A WRAP AROUND/DIC POLICY

*This list was developed in partnership with local and regional agents and brokers. 6/2022
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. As a wise consumer, we encourage you to get at least three homeowner’s insurance quotes before deciding what policy will best suit your individual needs.

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.

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**Did You Know?**

Manufactured homes less than 10 years old have significantly LOWER insurance premiums. Check with your insurance company for specific details & other cost-saving suggestions!