ARE YOU PREPARED?

STRONGER *California*

Wildfires are California's new normal. Protecting your home by staying up-to-date on your insurance policy is more important than ever. Make sure your family is prepared by following these steps:

MAKE A HOME INVENTORY

Recovery is easier if you have an accurate home inventory. Create a video that documents the contents of your home and store it outside your home or in the cloud.

GET RENTERS INSURANCE

It's just as important that renters protect their possessions as it is for homeowners. Many insurers bundle renters insurance coverage with auto insurance policies for affordable options.

MAINTAIN INSURANCE

If your home is paid off, be sure to maintain homeowners insurance. Without insurance do you have the money to rebuild your home? Check with loved ones whose homes are paid off to be sure they continue to carry homeowners insurance.

UPDATE YOUR POLICY TO COVER HOME IMPROVEMENTS

If you make home improvements, call your agent or insurer to update your coverage. If your insurer doesn't know about changes, improvements like new countertops, floors, or additional rooms may not be covered if you must rebuild.

KNOW WHAT YOUR POLICY COVERS

Do you have the coverage necessary to replace all the items in your home? Ask your agent or insurer if you have a replacement cost policy that pays to replace all your items at current market price or an actual cash value policy that takes depreciation into account and pays less for aged items.

CONDUCT AN ANNUAL INSURANCE CHECKUP

Call your agent or insurer annually to discuss your policy limits and coverage. Make sure your policy reflects the correct square footage and features in your home. Consider purchasing building code upgrade coverage.

HOME INVENTORY TIPS

If you lost everything tomorrow, would you be prepared to work with your insurance company to replace it? Recovery is easier if you have an accurate home inventory. Use your smartphone to create a video that documents the contents of your home before a fire occurs.

Photograph each room of your home. Remember to document drawers and closets.

Keep your home inventory offsite or in the cloud
Make sure you can access your inventory when you are away from your home

Remember to note expensive or important items
Video your electronics, appliances, sports equipment, TVs, computers, tablets

Describe your home's contents in your video
Mention the price you paid, where, and when you bought the item

Video the Garage
Don't forget to video or photograph what is inside your garage

Save receipts for major purchases
Store key documents in the cloud or a fireproof case

The **StrongerCA** Coalition is committed to ensuring that homeowners, communities and businesses are protected with improved vegetation management, land practices and the availability of affordable insurance.