

Preparedness Tips From the Trenches

We call these **Tips from the Trenches** because they're based on real life lessons, including:

- *What disasters victims wish they'd known about insurance before their loss*
- *How to avoid the most common gaps in coverage*
- *What helps firefighters save homes during wildfires and after earthquakes*
- *Expert advice from reputable professionals*

Tip #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 for repairs/rebuilding is \$41,000. SBA loans take time and have to be repaid. Charitable aid generally covers basic needs – not the cost of rebuilding a home.

Tip #2: Having the right kind and right amount of insurance on your property is so important. Ask your insurer if you're covered for flooding, earthquakes, and a total loss from a wildfire. After the 2017 North Bay wildfire in Sonoma County, 66% of the victims found themselves underinsured by an average of more than \$300,000. If your home is located in a wooded area, it's good practice to consider reviewing your policy and [what your insurance will cover if a tree damages your home or property](#).

Tip #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. Call your insurance agent and do a [Home Insurance Check UP](#) to avoid this problem. Confirm and keep records of insurance sales promises.

Tip #4: Complete as much of a home inventory as you can, then store the records off site in a safe place. We hope you'll never need it, but if you do, you'll be so glad you created an inventory. Do it now!

Tip #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.

Tip #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. Review our list of [wildfire risk reduction measures](#).

Tip #7: Avoid letting your insurance lapse. If money is tight, raise your deductible to keep premium cost down.

Tip # 8: Get help if your insurer drops you and you can't find replacement coverage. Read UP's publication "[Dropped by Your Insurer.](#)" Ask your local Fire Department if they'll inspect and certify for an insurance company that you've cleared brush adequately.

Tip # 9: Clear brush around your home and keep it clear. The #1 thing that helps firefighters is brush clearance. Clear 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 cleaned professionally.

Tip # 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 and email it to yourself.