

Increase your resiliency in the new year...



Creating clear space around a home and preventing embers from being able to enter are critical wildfire risk reduction steps

If you own a home, we suggest putting “make risk reduction improvements” on your New Year’s resolution list. Taking steps to make it less likely that severe weather or a wildfire will damage your home is more important than ever.

Insurers have added new coverage limits and exclusions related to water, smoke and wind damage. Extreme weather events are happening more often, and if you’ve increased your deductible to keep coverage affordable, you’re carrying more uninsured risk. Take steps to prevent damage as best you can.

We know that costs are a barrier for many households. Visit our [WRAP Resource Center](#) for info on grants available in your area.

UP is leading efforts to get insurers to reward residential and community-wide risk reduction. People who've invested time and money into fortifying homes deserve insurance discounts and renewals. You don't have to do everything all at once, but having a [preparedness mindset](#) is key to protecting your assets and quality of life.

Here are some mitigation (risk reduction) resources to help get you started:



Replacing the wood fence touching this San Diego home with metal will improve the home's chances of surviving a wildfire at a cost of \$2,500

Reducing Wildfire Risk: There are two official sets of standards that give you the playbook: [Wildfire Prepared Home](#) and [Safer from Wildfire](#). UP is working hard to advance clear rules so that complying with either of them gets you a break on your home insurance premium and makes it easier to find affordable coverage. Learn more about how to qualify for the recently approved [CA FAIR Plan discount](#). Visit our [WRAP Resource Center](#) to get help in your region.

Preventing Earthquake Damage: Is your home vulnerable to quake damage due to its proximity to a faultline or style of construction? There are ways to strengthen your home's ability to withstand severe shaking. Enter your address at <https://myhazards.caloes.ca.gov/> and take a look at the recommended actions to make your home safer. Check to see if you qualify for an [EQ Soft Story or EQ Brace + Bolt grant](#) to help pay for retrofit costs.

Reducing Flood Risk: Now that [atmospheric rivers, and bomb cyclones](#) are a part of our vocab, Californians should have sand bags in place during rainy season and those with basements should install flood vents. You can [check your flood risk here](#) and get a [quote for buying flood insurance](#). Remember ~ there is a 30 day waiting period from the time you buy flood insurance (through the National Flood Insurance Program) and when your coverage kicks in, and private flood options are available.