

[State officials urge homeowners to check fire insurance coverage](#)

KCBX

With the Gifford Fire now the largest wildfire in California this year, Assembly Member Dawn Addis gathered state leaders and insurance experts to help Central Coast homeowners better protect their property and coverage.

Experts said many Californians are underinsured and do not realize it until it's too late. That can leave property owners unable to rebuild their homes to their current standard after a disaster. This often happens because homeowners have not updated their policies after renovations, or because insurers may refuse to sell them more coverage.

"The people that bought the extended coverages are doing a lot better. They're a lot less underinsured," said Amy Bach with the nonprofit United Policyholders.

Bach said insurance rates are rising, and some companies are using aerial photos or data mining to increase premiums. She urged homeowners to harden their homes, create defensible space and keep proof of those improvements for their insurer. She also recommended avoiding small claims filings that can affect rates.

"We need to restore insurers' confidence in insuring homes by having people show them, 'Yeah, okay, I'm going to do my part to make my home less likely to be damaged or destroyed,'" Bach said.

Fire officials at the meeting said homes ignited by wildfires have a 90% chance of being destroyed. They and other insurance experts also advised reviewing your policy every year, ensuring replacement cost coverage, asking about extended replacement options and documenting belongings with photos and videos.