

[Tips and Tools for Making Sure You're Properly Insured in the Event of a Wildfire](#)

NBC Los Angeles

If you didn't lose your home, these fires are a startling reminder of the importance of being properly insured.

In fact, advocacy group United Policyholders says two-thirds of wildfire victims are under-insured by more than \$100,000.

Here are tips for making sure you're protected.

First, make sure you're fully covered by insurance. You don't want to rely on FEMA — that's a needs-based program and the maximum grant is \$32,000.

You want to be sure you have enough insurance to rebuild from the ground up. Here's what will help you determine that: the cost to rebuild in most parts of California is \$130 – \$180 per square foot. Do the math and confirm with your insurance company that your coverage meets those numbers.

Take a thorough home inventory. This means more than taking pictures and videos. Last year, in the Bay Area fires, some homeowners had to account for every single item they lost — down to every fork and sock. They took heavy hits when they couldn't complete a detailed inventory.

If you live in a high fire risk area, insurance experts recommend buying as much Extended Replacement Cost Coverage as you can afford. If you need to rebuild, this covers you beyond your policy limits.

Finally, don't just rely on what the insurance company tells you. Do some homework — double check what they advise. Document every conversation with them — including the date and the name of the person you spoke with.

If you're in a high risk area and can't find coverage, use this California Insurance Finder tool to help. For more preparedness tips, visit this site.

For help in understanding homeowners policies, check out Uphelp.org.

You can see more information on how to help fire victims here.

And you can find how to avoid firefighter charity scams here.