

United Policyholders helps Paradise residents with home insurance in wildfire-prone areas

KRCR

A nonprofit organization focusing on fair insurance practices, disaster preparedness and recovery held a meeting in Paradise to educate residents about the home insurance crisis in wildfire-prone areas.

Non-renewals have become more common, with premiums doubling and tripling, forcing many to rely on the California Fair Plan.

It is imperative that homeowners take steps to secure their property and mitigate fire risks. United Policyholders has shared some crucial tips to help you secure homeowners insurance at a reasonable cost. These tips include identifying available insurance discounts, raising your deductible, reducing coverage you can live without, and most importantly, mitigating fire risks to your property. It is crucial to understand that fire risks are a significant factor in securing affordable insurance in the Northstate. Therefore, it is essential to take action to minimize these risks and protect your property.

Things you can do to harden your home include creating defensible space, installing double-paned windows, mesh covering vents, and using a Class-A fire rated roof.

United Policyholders encourage Northstate residents to take their survey about the California property insurance crisis, which will help them collect data and find ways to decrease insurance costs. In addition, they hope to connect with residents to find resources that can navigate through securing affordable home insurance.

To fill out the survey, click [here](#). For more information on United Policyholders, click [here](#).

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source: <https://uphelp.org/united-policyholders-helps-paradise-residents-with-home-insurance-in-wildfire-prone-areas/> Date:

May 21, 2024