We get it…investing in risk reduction isn't easy

United Policyholders works hard to give people practical tips and guidance that's realistic. The risk of wildfires is making insurance alot more expensive and hard to buy in many U.S. states. If you live in a wildfire-prone area, "hardening" your home and participating in community-wide risk reduction efforts are "musts."

If you've been following UP's work helping residents of those states find and keep affordable insurance on their homes, you know that risk reduction is key to that goal. For more info, visit: www.uphelp.org/wrap.

As I said, UP aims to be realistic. Sure, installing steel beams might help your home stay standing in an earthquake, and replacing all your wood shingles with non-combustible siding might help your home resist a wildfire, but those are not costs most people can bear (literally or figuratively). Until there are concrete insurance rewards to incentivize and help homeowners undertake the more expensive risk reduction options, UP will continue recommending and advocating for the many inexpensive, smaller scale things you can do that will reduce the chances of you losing your home in a disaster.

Here's our list of things that our expert volunteer advisors recommend for reducing your home's chances of being seriously damaged or destroyed in a wildfire: We are sharing this list with insurance companies and continuing to work to secure assurances that those who complete these steps will be rewarded with a break on their insurance costs ***and*** continued coverage.

This video from one of our favorite partners – Marin Fire Chief Bill Tyler – is definitely worth watching:

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/we-get-it-investing-in-risk-reduction-isnt-easy/ Date: April 25, 2024