Improve Your Home’s Chances of Surviving a Wildfire

- Have a Class A fire rated roof
- Install screens to keep embers out
- Gutters should be kept clear of leaves and needles
- Clear plants so there’s 5 feet of space around your home
- Remove all combustible materials from under and near decks
- Prune branches near the home
- If wood fencing touches your home, replace at least 5 ft. of it with metal
- To get help with the above, visit the WRAP Resource Center: www.uphelp.org/wrap

Prepare to be Resilient

- Use your cell phone to create a video inventory of your home inside and out
- Call your insurer and get confirmation that your home is adequately insured, take notes
- Scan the QR code to access wildfire mitigation info and help resources
United Policyholders is working hard to get insurers to reward wildfire risk reduction. For more info, visit: www.uphelp.org/WRAP

- Shopping for home insurance under challenging conditions: www.uphelp.org/droppedca
- The lowdown on the CA Fair Plan: www.uphelp.org/CFP
- Current insurance rewards for wildfire risk reduction: tinyurl.com/5kyrxpxf

Questions to Ask Your Insurer

We hope you’ll never lose your home to a wildfire, but to avoid being in the ⅔ of wildfire victims who are underinsured, contact your insurance company and ask...

- How much per square ft is my home insured for?
- Is that enough, given local construction costs?
- Do I have “Extended Replacement Cost”? If so, how much? If not, what would that extra protection cost?
- Does my coverage include building code/ordinance upgrades?
- Do I have enough Loss of Use coverage for up to three years?
- What causes of loss are excluded?
- What will my annual premium be with different levels of deductible?
- What discounts do you offer and how do I qualify for them?

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