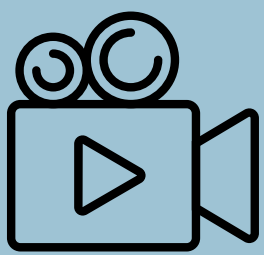


## Improve Your Home's Chances of Surviving a Wildfire

- 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](http://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

## Home Insurance Shopping Help

United Policyholders is working hard to get insurers to reward wildfire risk reduction. For more info, visit: [www.uphelp.org/WRAP](http://www.uphelp.org/WRAP)

- Shopping for home insurance under challenging conditions: [www.uphelp.org/droppedca](http://www.uphelp.org/droppedca)
- The lowdown on the CA Fair Plan: [www.uphelp.org/cfp](http://www.uphelp.org/cfp)
- Current insurance rewards for wildfire risk reduction: [tinyurl.com/5kyrxxpf](http://tinyurl.com/5kyrxxpf)

## Questions to Ask Your Insurer

We hope you'll never lose your home to a wildfire, but to avoid being in the  $\frac{2}{3}$  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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