



You are probably well aware that the threat of wildfire has had many impacts in our county. Many Nevada County Homeowners are reporting that their home insurance companies are raising their rates or cancelling their policies due to what insurance companies perceive as a higher than average risk of wildfire. If this happens to you, you'll need to take action right away to make sure you keep your home insured.

You can start the process by talking to the company, to ask if there is a way you can remain with them, or have the proposed rate hike decreased. Talk to family and friends about which company they use. Homeowners who are military veterans or with specific connections to the military may be eligible for insurance through USAA.

The California Department of Insurance has this guidance on their Website.

www.insurance.ca.gov

“While the Department of Insurance doesn’t have the legal authority to tell insurers what level of risk they must write or where they must write insurance, we can monitor that they are consistent in their decisions and that their decisions are based on considerations of risk, not other biases. We are here to help you and have a number of tips to help you through this process.”

1. If you get a nonrenewal notice, contact your insurer and ask if there are any specific actions you could take to mitigate your risk and retain your coverage.
2. If you think your nonrenewal was unfair, you may [file a complaint with us](#).
3. Don't let these actions delay starting your search for a new insurer. Make sure you have done everything you can do at your property to mitigate fire risk then start shopping for coverage.
4. In addition to contacting local agents or brokers in the vicinity of your home, you may wish to use our [Residential Insurance Company Contact List](#) that provides toll free numbers for over 50 insurers that are licensed to sell homeowners insurance. You can contact each of them to find the closest agent or broker or, in some cases, get a quote from them directly.
5. If you need help from an agent that speaks a specific language, you can use our [Find an Agent or Broker](#) tool to find one near you.
6. You can also utilize our [Premium Comparison Tool](#) and [Coverage Comparison Tool](#) to compare premiums and coverages.
7. If your agent cannot help you find coverage with an insurer other than the FAIR Plan, you or your agent should contact other agents and brokers who represent other insurers. Our [Find an Agent or Broker](#) tool can help you find other agents in your region or beyond and tells you which insurers they represent.
8. Understand that the [California FAIR Plan](#) is available to every homeowner as a last option for coverage. The maximum limit written by the FAIR Plan on a residential property **for all coverages combined** is \$1,500,000. Because the coverage provided

by a FAIR Plan policy is very limited, it is recommended that you supplement the FAIR Plan policy with a [Difference in Conditions](#) policy.

9. If you prefer to speak live with our staff, you are always welcome to call the Department of Insurance toll free at **1-800-927-4357.**”

If you decide that you want to work with an agent, the “Locate an Agent or Broker tool (number 5 on the Department of Insurance list) identifies 15 agents or brokers in the Grass Valley area. Read their online reviews to see how their clients rate their services.

This may seem like an overwhelming issue right now as everyone, from big companies to individual homeowners, figure out how to diminish wildfire risk. As insurance companies become more refined in identifying risk in specific areas, it is likely that things will settle out a bit.

If you have questions feel free to talk to your homeowner partner, or call Ann Davis, chair of the Homeowner Support Committee (annmdavis218@gmail.com or 530-559-1042.)

December 18, 2019