

HOW TO OBTAIN HOME INSURANCE IN NEVADA COUNTY

Here is helpful information to help you shop. Our website at www.nchabitat.org/homeowner-resources has links to more information. If you have questions feel free to talk with your Homeowner Partner or contact Ann Davis, chair of the Homeowner Support Committee (annmdavis218@gmail.com or 530-559-1042.)

I. Call an insurance agent

A. Which agent?

There are two types of agents:

- Independent agents– These agents can check with different companies for the best quotes, or
- Captive agents who work for one company – These agents typically give a quote from only their company (examples - Allstate, State Farm CSAA) Important – Many of the large insurance companies are not writing new home policies for fire in Nevada County.

USAA- If you or your spouse, your parent or your grandparent served In the military it is worth calling USAA to see if you qualify to buy home insurance from them. **1-800-531-8722**

B. Three ways to locate an agent:

1. Call an agent you know. They may help or may recommend one who can.
2. Nevada County Habitat does not recommend agents. The following agents have been in contact recently with NC Habitat and may be able to assist you:
 - Ryan Dunston 530-477-5234, Ext. 3
 - Ivan Nyal 530-271-2618
 - Brittany Luckie 530-272-9626
 - Anna Brazelton 530-272-1000, Ext. 114
 - Katie Hooley 530-272-9626
 - Lisa Newman 530-491-5490
 - Richard Harris 530-477-1563
 - Robert Jones 530-272-8311, **OR**

3. Go to the California Dept. of Insurance home page at [insurance.CA.gov](https://insurance.ca.gov), click “Homeowners”, then “Top 10 Tips”, then under Number 5 click on “Find an Agent or Broker” for a list in Nevada County. You may need to try multiple times to get the list. Read their online reviews to see how their clients rate their services. Or call the Dept. of Insurance at **1-800-927-4357**.

You may need to ask your agent to provide you a quote from the California FAIR Plan for the fire insurance coverage and a different company for everything else (a **Difference in Conditions - DIC** policy for water damage, theft, personal property, liability and medical costs if someone gets injured on your property). If they can't give you a quote call a different agent.

II. What basic information do I need to get a quote?

It is usually helpful to have the appraised value, the square footage, and coverage start date. Different companies will ask for different information. When asked for your deductible information Nevada County Habitat requires \$2,500 or less.

Ask for a quote under Dwelling Coverage A for **replacement value** (what it would cost to replace your house with similar features) rather than for the current appraised value. When considering replacement value keep your set of building plans and talk with your agent to get an approximate replacement value. Always ask for written quotes.

III. What additional info may help get me a quote?

Sell yourself to the insurance agent: “If you write homeowners insurance I’ll switch auto too.” “I’ve never made a claim, clean driving record, well-maintained property.”

Make a video describing your belongings, inside and outside. Don’t over insure the contents of your home. Discuss what is flexible in your quote with your agent.