



ASSEMBLY FLOOR ALERT ACR 228 (Limón) – SUPPORT

May 7, 2018

To: Honorable Members of the California State Assembly

Re: ACR 228 (Limón): California Wildfire Awareness Week and California Mutual Aid Awareness Day

Position: SUPPORT

The above listed associations (“The Trades”), representing the vast majority of the homeowners’ insurance market share in California, are in strong support of ACR 228 – proclaiming the week of May 6 to 12, as California Wildfire Awareness Week, and May 7, 2018, as California Mutual Aid Awareness Day.

The 2017 wildfires were the largest and most destructive in California’s history. They have served as a reminder of the state’s “new normal” relating to climate changes that have exacerbated the state’s fire season, as well as a reminder about what property owners should be doing to better prepare for fires in the future. Attached is a one-pager with a variety of suggestions that will help ensure insurance policies are up to date and comprehensive. Insurers are committed to raising awareness about wildfire risks amongst their insureds and helping them prepare for these threats.

In addition to raising awareness about the need for better balance between California’s fire ecology and the need to protect human life and property, ACR 228 also appropriately recognizes the valiant and unwavering efforts of our state’s first responders. Their contributions, risks, and sacrifices can never fully be repaid.

Moving forward, it is critical that we all do our part in better preparing for fires, so that when the next one strikes, we can recover quickly and with resilience. As stated in ACR 228, *“Firefighting alone cannot protect all lives and property. Every citizen, especially those living in fire-prone areas, has an important role in preventing loss of life and property from wildfire events.”*

For all these reasons, we support ACR 228 and respectfully urge your AYE vote.

ARE YOU PREPARED?



Wildfires are California's new normal. Protecting your home by staying up-to-date on your insurance policy is more important than ever. Make sure your family is prepared by following these steps:

MAKE A HOME INVENTORY

Recovery is easier if you have an accurate home inventory. Use your smartphone to create a video that documents the contents of your home before a fire occurs. Keep your inventory and photos outside your home or in the cloud.

GET RENTERS INSURANCE

Renters can lose everything in a fire and be left to start over. Many insurers bundle renters insurance coverage with an auto insurance policy at affordable prices.

MAINTAIN INSURANCE

If your home is paid off, be sure to maintain homeowner insurance. Without insurance, do you have the money to rebuild your home? Check with loved ones whose homes are paid off to be sure they continue to carry homeowner insurance.

UPDATE YOUR POLICY TO COVER HOME IMPROVEMENTS

If you make home improvements, call your agent or company to update your coverage. If your insurer doesn't know about changes, improvements like new countertops, floors, or additional rooms may not be covered if you must rebuild.

KNOW WHAT YOUR POLICY COVERS

Do you have the coverage necessary to replace all the items in your home? Ask your insurance agent if you have a replacement cost policy that pays to replace all your items at current market price or an actual cash value policy that takes depreciation into account and pays less for aged items.

CONDUCT AN ANNUAL INSURANCE CHECK UP

Call your agent or insurance company annually to discuss your policy limits and coverage. Make sure your policy reflects the correct square footage and features in your home. Consider purchasing building code upgrade coverage.

HOME INVENTORY TIPS

If you lost everything tomorrow, would you be prepared to work with your insurance company to replace it? Recovery is easier if you have an accurate home inventory. Use your smartphone to create a video that documents the contents of your home before a fire occurs.

