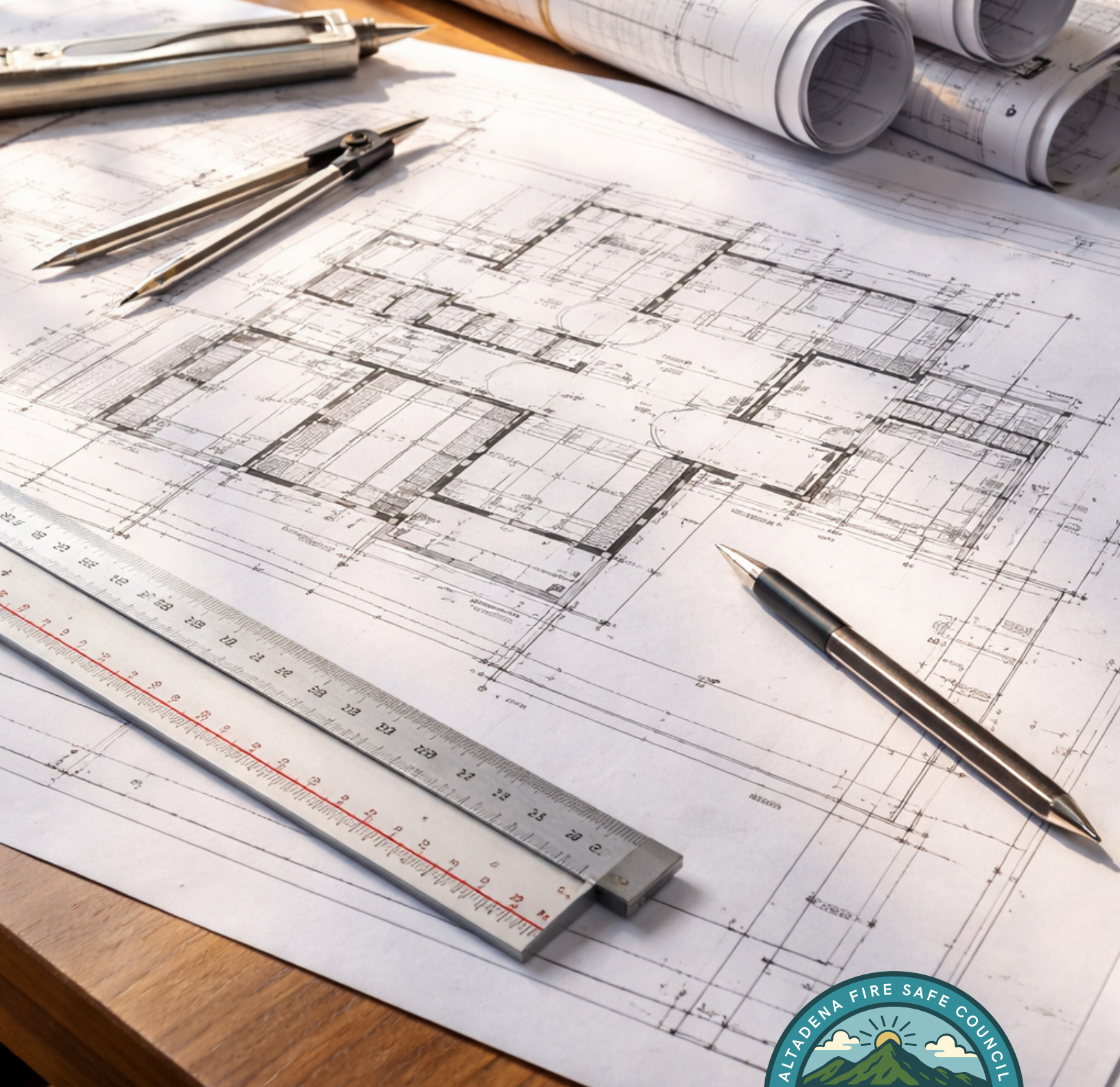




INSURANCE

A Guide to Ensuring Full Coverage for a Rebuild

altadenafiresafe.org

Our Mission

The **Altadena Fire Safe Council** is working to reduce wildfire risk across our community through GIS-informed planning, science-based integrated vegetation management and regenerative land stewardship. We will pursue Firewise USA® neighborhood recognition by educating our community about home hardening, defensible space design, soil restoration and native plant landscaping.



Charity On Top (EIN #81-1198370) is a California-registered 501(c)(3) nonprofit foundation and is the official fiscal sponsor for the Altadena Fire Safe Council.

Insurance Disclaimer

The information provided is for general informational purposes only and should not be considered professional insurance advice. It does not replace the guidance, evaluation, or opinion of a licensed home insurance professional. Coverage terms, eligibility, and policy interpretations vary by provider and individual circumstances. For advice specific to your property or insurance needs, please consult a qualified insurance agent or licensed expert.

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Smarter Home Insurance

When it comes to protecting your home, especially in fire-prone areas, the key is not just having insurance—but having the right insurance. Many homeowners discover too late that their policies don't cover the full cost to rebuild.

Here's how to make sure you're fully covered.	
Insure for Replacement Cost, Not Market Value	Replacement cost coverage pays to rebuild your home exactly as it was before damage, using current materials and labor rates.
	Market value coverage only reimburses what your home is worth on the market, which is often far less than actual rebuild costs—especially in high-demand areas like Altadena.
Regularly Update Your Coverage	Construction costs, labor rates, and material prices can rise quickly.
	Review your policy annually to ensure your coverage reflects the current cost to rebuild. Consider using an insurance appraisal service to get an accurate rebuild estimate.
Consider Extended or Guaranteed Replacement Cost	Extended replacement cost can cover 20–50% above your policy limit if rebuilding costs exceed estimates.
	Guaranteed replacement cost goes even further, covering the full rebuild cost, no matter how high , which provides maximum peace of mind in catastrophic events.
Don't Forget Secondary Structures	Include coverage for detached garages, workshops, fences, and even landscaping features .
	Many policies underestimate or exclude these structures unless specifically listed.
Review Policy Exclusions	Wildfire, earthquakes, and landslides may require separate policies or endorsements.
	Check whether debris removal, code upgrades, and temporary housing are included—these can add thousands to your rebuild cost if omitted.
Document Your Home Thoroughly	Keep a detailed inventory of your home's contents with photos, videos, and receipts.
	Maintain architectural plans, appraisals, and receipts for upgrades or renovations . This documentation can speed claims processing and ensure accurate reimbursement.
Work With Knowledgeable Agents	Choose an insurance agent familiar with wildfire risks and local rebuild costs in the Altadena foothills.
	Use a spreadsheet or app to log items by room so everything is organized and searchable.

Here's how to make sure you're fully covered.	
Consider Inflation and Risk Trends	Factor in future cost inflation for materials and labor.
	In high-risk fire zones, insurers may adjust rates and coverage limits—review your policy in the context of long-term risk planning.
Bottom line	The smartest approach is proactive, tailored coverage that reflects the true cost to rebuild your home, not just what it might sell for. In wildfire areas, underinsuring can mean thousands of dollars out of pocket—while overinsuring may be unnecessary. Working with a local expert ensures your coverage matches the unique needs of your property.

