



INSURANCE

How to Keep Your Insurance When Companies Are Dropping Wildfire Coverage

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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Practical Steps You Can Take to Maintain Coverage

Across California’s wildfire-prone communities, many homeowners have received notices that their insurance policies will not be renewed. While these changes can feel alarming, there are several practical steps homeowners can take to improve their chances of maintaining coverage or finding alternatives. Insurance companies increasingly evaluate wildfire risk using advanced modeling tools that assess vegetation density, slope, historical fire patterns, and a home’s defensibility against embers and flames. Homes that demonstrate strong wildfire resilience are often more likely to qualify for coverage.

Maintain Defensible Space	
One of the most important steps homeowners can take is maintaining defensible space around their home. This means creating a buffer between structures and flammable vegetation.	Key actions include:
	✓ removing dead vegetation and dry brush
Many insurers now use satellite imagery or inspection reports to confirm that defensible space is being maintained.	✓ trimming tree branches away from roofs
	✓ spacing plants and trees to slow fire spread
	✓ keeping grasses short during fire season
Harden Your Home Against Embers	
Research shows that wind-blown embers are responsible for many home ignitions during wildfires. Improving your home’s resistance to embers can significantly reduce risk.	Common upgrades include:
	✓ ember-resistant attic and foundation vents
	✓ Class A fire-rated roofing materials
Some insurers offer discounts or improved eligibility for homes that incorporate these fire-hardening measures.	✓ non-combustible siding or exterior walls
	✓ dual-pane tempered glass windows
	✓ enclosed eaves and fire-resistant decking
Document Your Mitigation Efforts	
If you’ve taken steps to reduce wildfire risk, make sure your insurance company knows about them.	Consider keeping a record that includes:
	✓ photos of defensible space around the home
Providing this information can sometimes help during underwriting reviews.	✓ receipts for fire-resistant upgrades
	✓ documentation of vegetation management

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Work With an Experienced Insurance Broker	
Insurance brokers who specialize in wildfire-risk areas often have access to multiple carriers and specialty policies that may not be widely advertised.	A knowledgeable broker can help:
	✓ compare coverage from different insurers
	✓ find companies writing policies in wildfire zones
This can be especially valuable when traditional insurers reduce their presence in high-risk regions.	✓ structure layered coverage if necessary
Understand the California FAIR Plan	
For homeowners who cannot obtain traditional insurance, the California FAIR Plan provides basic fire insurance coverage as a last resort.	FAIR Plan policies typically cover:
	✓ fire damage to the structure
However, these policies often require a separate “difference-in-conditions” policy to provide broader coverage for liability, theft, water damage, and other risks.	✓ smoke damage
	✓ limited additional fire-related losses
Stay Proactive	
Insurance availability in wildfire-prone regions continues to evolve as climate conditions and regulations change.	The best strategy for homeowners is to remain proactive by:
	✓ maintaining defensible space
Communities that invest in wildfire preparedness often see better long-term insurance outcomes because insurers consider both individual property risk and neighborhood-level fire resilience .	✓ strengthening the home against ember intrusion
	✓ reviewing insurance coverage annually
	✓ being informed about wildfire mitigation programs
The Bottom Line	
Wildfire insurance is becoming more complex across California, but homeowners are not powerless. By reducing fire risk around your property and understanding your insurance options, you can improve your chances of maintaining coverage and protecting your home for the future.	