



INSURANCE

10 Questions to Ask Your Insurance Agent Before Fire Season

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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Review Your Insurance Policy

Before wildfire season begins, it's important to review your homeowners insurance policy and confirm that it will truly protect you in the event of a total loss. Many homeowners assume they are fully covered, only to discover gaps when it's too late. Asking the right questions now can prevent costly surprises later.

Home Inventory Quick Start Checklist		
1	Does my policy cover the full replacement cost of my home?	Ask whether your dwelling coverage reflects the actual cost to rebuild , including current labor and material prices in Los Angeles County.
2	Do I have Extended or Guaranteed Replacement Cost coverage?	Wildfires often drive construction prices higher due to labor shortages and material demand. Confirm whether your policy provides extra coverage above the policy limit if rebuilding costs surge.
3	What wildfire deductible applies to my policy?	Some insurers apply separate wildfire deductibles, often calculated as a percentage of your home's insured value. Understanding this amount helps you plan financially.
4	Does my policy include debris removal?	After a wildfire, clearing hazardous debris can cost tens of thousands of dollars. Make sure your policy includes adequate debris removal coverage .
5	How long will Additional Living Expenses cover temporary housing?	Rebuilding after a major wildfire can take 18–36 months . Confirm the duration and limits of your Additional Living Expenses (ALE) coverage.
6	Are detached structures covered?	Verify that garages, barns, sheds, fencing, and workshops are included in your policy limits or listed separately.
7	Does my policy cover building code upgrades?	Reconstruction must follow current fire-resistant building codes , which may increase costs. Confirm that your policy includes Ordinance or Law coverage .
8	What documentation should I maintain for a claim?	Ask what records your insurer recommends, such as photos, home inventories, receipts, and renovation records .
9	How often should I update my coverage?	Homeowners should review their policy every year and after major renovations to ensure the rebuild estimate remains accurate.
10	Are there wildfire risk mitigation steps that could reduce my premium?	Many insurers now offer discounts for defensible space, fire-resistant roofing, ember-resistant vents, and hardened landscaping .

Mistakes to Avoid After a Wildfire

Wildfires are devastating, and the aftermath can be overwhelming. Unfortunately, many homeowners make insurance decisions during this stressful time that can affect their recovery. Avoiding these common mistakes can help ensure a smoother rebuilding process.

The 5 Most Common Insurance Mistakes After a Wildfire		
1	Being Underinsured	One of the most common problems after large wildfires is that homeowners discover their policy limits are too low to rebuild . Construction costs often surge after regional disasters due to demand for labor and materials.
2	Not Documenting Losses Thoroughly	Insurance claims rely on documentation. Without photos, receipts, or a home inventory, it can be difficult to prove the full value of lost belongings.
3	Accepting the First Settlement Too Quickly	Insurance companies often provide an initial estimate early in the claims process. Homeowners should carefully review this offer and ensure all losses are included before accepting.
4	Overlooking Coverage for Code Upgrades	Rebuilding may require new fire-resistant materials, sprinklers, or structural improvements under updated building codes. Without Ordinance or Law coverage, these costs may come out of pocket.
5	Not Seeking Professional Help	For complex claims, homeowners may benefit from working with public adjusters, construction estimators, or attorneys who specialize in disaster recovery. These professionals can help ensure claims are properly valued.
A Final Word		
Wildfire preparedness isn't just about clearing brush or packing evacuation bags. Ensuring your home insurance policy is structured correctly is one of the most important financial protections you can put in place before disaster strikes .		