



INSURANCE

The 30-Minute Home Insurance Checkup

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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Confirm Your Coverage Matches Today's Costs

You don't need to be an insurance expert to make sure your home is properly protected. In about thirty minutes, you can review the most important parts of your policy and identify whether you may need to update your coverage before wildfire season.

Set aside a few minutes, grab your homeowners policy, and walk through the steps below.	
1. Find Your Dwelling Coverage (5 minutes)	
Locate the section of your policy labeled "Coverage A – Dwelling." This number represents the maximum amount your insurance company will pay to rebuild your home.	Write down that number.
Compare the "Coverage A – Dwelling" number to the estimated rebuilding cost using the quick estimator in "A Quick Rebuild Cost Estimator Guide" . If the coverage limit appears significantly lower than the cost to rebuild, it may be worth discussing updated coverage with your insurance provider.	
2. Check for Extended Replacement Coverage (5 minutes)	
Look through your policy for language such as:	✓ Extended Replacement Cost
	✓ Guaranteed Replacement Cost
	✓ Increased Dwelling Coverage
These provisions provide additional financial protection if rebuilding costs rise after a regional disaster. If your policy only covers the exact dwelling limit with no additional buffer, you may be more vulnerable to cost increases after a wildfire.	
3. Review Additional Living Expense Coverage (5 minutes)	
Wildfire rebuilding timelines can be long. Confirm how your policy handles temporary housing costs while your home is being rebuilt.	Questions to consider:
	✓ How much total coverage is provided?
Look for the section labeled "Loss of Use" or "Additional Living Expenses." Many wildfire rebuilds take 18 to 36 months, so adequate coverage is important.	✓ How long will temporary housing be covered?
	✓ Does it include rental housing if rebuilding takes more than a year?
4. Check Coverage for Other Structures (5 minutes)	
Your policy should also include coverage for structures that are not attached to the main home.	
These may include:	✓ studios or workshops
✓ detached garages	✓ fences and gates
✓ sheds or barns	✓ retaining walls or outdoor structures
These are typically listed under "Coverage B – Other Structures." Confirm that the coverage amount would realistically allow you to rebuild these structures if they were destroyed.	

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5. Look for Building Code Upgrade Coverage (5 minutes)	
Homes rebuilt after a wildfire must meet modern building codes , which often include fire-resistant materials and construction methods.	Look for a section labeled "Ordinance or Law Coverage." This provision helps pay for required code upgrades during reconstruction.
Without this coverage, homeowners may need to pay for these upgrades themselves.	
6. Schedule an Annual Policy Review (5 minutes)	
Once you've reviewed the basics of your policy, consider setting a reminder to review your coverage each year.	A quick annual check helps ensure your insurance keeps pace with:
	✓ rising construction costs
Even a brief conversation with your insurance agent can help confirm that your policy reflects the true cost of rebuilding your home.	✓ home renovations or additions
	✓ changes in wildfire risk
	✓ updated building codes
Preparedness Is More Than Evacuation Planning	
Clearing defensible space and preparing evacuation plans are essential parts of wildfire readiness. But financial preparedness matters just as much.	
Taking thirty minutes today to review your insurance coverage can help ensure that if disaster ever strikes, you and your family have the resources needed to rebuild and recover.	

