ALTADENA FIRE SAFE COUNCIL
AFSC
ALTADENA STRONG. RESILIENT BY NATURE

INSURANCE

A Full Rebuild Insurance Checklist

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.

Your Insurance Checklist

A full rebuild insurance checklist helps homeowners confirm that their policy will actually cover the true cost of rebuilding after a wildfire—not just the market value of the home. It walks you through key items like verifying your replacement cost coverage, adding extended or guaranteed replacement endorsements, accounting for debris removal and code upgrades, and documenting your home's features and finishes. By systematically reviewing these details, the checklist ensures there are no hidden gaps, so if the worst happens, you have the financial protection needed to rebuild your home as it was—without unexpected out-of-pocket costs.

Coverage Type
❑ Policy is **Replacement Cost**, not **Market Value**
❑ **Extended Replacement Cost** or **Guaranteed Replacement Cost** option included
Policy Limits
❑ Annual review of coverage limit to match current rebuild costs
❑ Adjusted for inflation, rising labor, and material costs
Secondary Structures
❑ Detached garages, sheds, workshops covered
❑ Fences, landscaping, decks, and other improvements included
Disaster-Specific Coverage
❑ Wildfire, flood, and earthquake coverage confirmed (endorsements or separate policies as needed)
❑ Debris removal included
❑ Temporary housing / living expenses covered
Documentation
❑ Detailed inventory of home contents (photos/videos/receipts)
❑ Architectural plans and renovation receipts stored safely
❑ Proof of upgrades (e.g., fire-resistant roofing, solar panels)
Documentation
❑ Policy Exclusions & Fine Print
❑ Review and understand all **exclusions**
❑ Confirm coverage for code upgrades, permits, and unexpected rebuild costs

Your Insurance Checklist

Professional Guidance
❑ Insurance agent experienced with **wildfire risk and local rebuild costs**
❑ Home replacement cost analysis performed by professional
Regular Review
❑ Update policy annually or after major renovations
❑ Check market trends and insurance rate changes in fire-prone areas
Tip
Keep a copy of this checklist with your insurance policy and home documentation for quick reference in an emergency.