

# Navigating the Wildfire Insurance Crisis in Marin Together

What will you do if your home insurance gets canceled or is not renewed? This is a worry that looms over too many of us in Marin. Fire Safe Marin recently produced a Wildfire Watch TV Special to address these concerns. Fire Safe Marin's Rich Shortall sat down with insurance experts Amy Bach and Eric Henerlau, and Marin Wildfire's Mark Brown to talk about homeowners' insurance options and the best path forward. Here are some highlights from their conversation.

## Steps to Take if Your Insurance is Dropped

**Start Shopping Immediately:** California law mandates that insurance companies provide 75 days' notice before non-renewal. Use this time to explore new insurance options.

**Contact Your Insurer:** Ask if there are specific improvements you can make to reverse the non-renewal decision. Some insurers may be willing to reconsider if you take steps to reduce your home's fire risk.

**Consult an Independent Broker:** Independent brokers can access policies from multiple insurers, including surplus lines markets that offer coverage when standard companies won't. An independent broker can help you vet these companies and figure out the coverage that suits your needs.

**Consider the Fair Plan:** The Fair Plan provides fire insurance for homeowners unable to find coverage in the traditional market. These policies act as a safety net, but often have limited coverage and higher costs. Use the Fair Plan as a last resort after exploring other options with an independent broker.



## Making Your Home More Insurable

Insurance companies are now using advanced risk modeling, combined with new data sources and smart technology, to assess the fire risk of homes. Taking preventative measures can significantly lower your home's wildfire risks and may improve your home's insurability.

# Making Your Home More Insurable

**Home Hardening:** Implementing home hardening measures is crucial. Focus on the following areas:

**Vents:** Install 1/8 inch mesh or fire-resistant vents to prevent embers from entering your home.

**Gutter Guards:** Use gutter guards to keep debris out of gutters, reducing fire risk from embers.

**Fencing:** Replace the last segment of your fence or gate nearest your house with non-combustible materials to prevent fire from spreading to your home.

**Defensible Space:** Create defensible space around your home.

**Zone Zero:** Clear all combustibles within the first 5 feet of your home, such as vegetation and firewood.

**Plant Spacing:** Space out plants and trees to prevent fire from easily spreading.

**Maintenance:** Regularly maintain your yard to keep it free of dry or dead vegetation.



## The Importance of Community Efforts

The Marin Wildfire projects, like shaded fuel breaks and evacuation route clearings, enhance safety, firefighting capabilities, and community resilience, making Marin a model for wildfire preparedness. As insurance non-renewal due to wildfire risk rises, The Marin Wildfire's home evaluations provide personalized guidance and detailed reports with actions to improve fire protection, though no guarantees can be made.

We are at a pivotal moment where climate change and catastrophic wildfires are creating unprecedented challenges. The old models of wildfire suppression and home insurance are no longer viable. We all need to work together to shift the balance, lower the risks and become a wildfire adapted community. It will take time, but the only way forward is together.

**For more insurance advice, check out:**

Wildfire Watch Special: [Home Insurance: What You Need to Know](#)  
[United Policyholders](#)  
[Fire Safe Marin](#)