



Northern Sierra Summer Home Association

NSSHA

Annual Meeting

June 22



Cabin Insurance Update

- If you have insurance, keep it.
- If you are underinsured, increase your coverage
 - But won't they cancel me if I bring it up? Unlikely
- If the insurance company wants to inspect or they want you to work on the cabin this is a sign they are concerned
- Ask your agent questions! Are there things that you can do to improve how your company views the cabin?
- The CA market is in flux



How can we improve our ability to obtain cabin insurance at a reasonable price?

- Market awareness
 - Insurance carriers are notoriously inconsistent
 - Carrier's assessment of risk varies considerably
 - Understanding of insurance rating systems
- Defensible Spaces
 - Cabin tract Firewise* projects
 - Wildfire Prepared Home standard** (new)
 - USFS Forest Health Projects

*National Fire Protection Association (NFPA) & co-sponsored by USDA Forest Service & National Association of State Foresters

**Insurance Institute for Business and Home Safety (IBHS)



My Insurance Company Canceled me

- Talk to your agent. They may be able to find another company but they may only deal with one company and tend to deal with houses that fit the box. Cabins don't fit the box...
- Chances are you will need to get a Cal FAIR Plan
 - They are expensive - \$5,000+++
 - They mostly cover fire
 - You'll probably want a Difference in Coverage, DIC, plan to cover what Cal Fair does not. (Sadly, within CA you can not get a DIC without a FAIR plan)
 - Not all agents do a good job of writing up a FAIR plan



Other things and Resources

- People have asked, with all these fires around me, I now have a gigantic fire break. Why won't the insurance companies see that and insure me? They may after a few years. They see the risk of a mud or landslide after a fire as a threat.

Resources

- NFH's website has pages dedicated to insurance.
<https://www.nationalforesthowners.org/>
- United Policyholders, <https://uphelp.org/> is a non profit dedicated to helping people navigate the insurance industry and has a lot of resources
- NFH has an agreement with Assurance Risk Managers, Inc. (ARM), <https://www.arm-i.com/> to offer a cabin insurance program
 - ARM is a regular sponsor of NFH conferences and is well versed on the cabin program and getting insurance.