

NAPA REGISTER HOME & GARDEN SECTION FOR NOVEMBER 11, 2006

Suggested Headline: Homeowners' Insurance in Wildfire Country

By Darren Drake, Napa City Fire Marshal

[Firewise contact: Roger Archey, Balzac Communications & Marketing, 707.255.7667 or rarchey@balzac.com]

[766 words]

If you are a homeowner or renter living in or near high risk wildfire areas within Napa County, you may have been denied insurance coverage, found it difficult to obtain, or literally been priced out of the market. Because your home and its contents can be your most valuable asset, it's worth a moment to talk about insurance in wildfire country.

To provide a perspective from the insurance industry, I contacted Jerry Davies, Director of Media Relations for Farmers Insurance Group. Jerry is a long-time supporter of Napa Firewise, and for the past 10 years was the spokesperson for the Personal Insurance Federation of California. In addition, he is currently on the Board of Directors of the California Fire Safe Council (www.firesafecouncil.org).

Darren: Jerry, what are the most frequently asked questions you get from homeowners in wildfire country?

Jerry: Most people want to know what they can do to keep the insurance they already have or want to know what recourse they have if they aren't renewed. As far as keeping your insurance, most insurance companies look favorably on homeowners who employ fire safety measures around their homes. These include building with fire-resistant materials, installing smoke alarms and sprinklers, and creating a 100 foot defensible space zone around structures where fire won't spread and where firefighters can

safely protect the structure. If you implement these fire safety measures, be sure to tell your agent or insurance company what you have done. You could save money on your next premium or keep from being non-renewed.

If you can't get coverage or aren't renewed, there is still hope. In 1968, the California Legislature initiated the Fair Plan (Fair Access to Insurance Requirements Plan). This is an association of property insurers in California and provides basic insurance to individuals living in areas subject to destructive wildland fires where insurance is often difficult to obtain. More information can be found at www.cfpnet.com. It also pays to shop around if you are non-renewed. Just because one carrier denies coverage doesn't mean they all will follow.

Darren: What are insurance companies looking for when they evaluate a home for coverage in wildfire country?

Jerry: Location. Location. Location. Yes, where you live does matter. Access to fire services is a big concern. Obviously the closer you are to a fire department, and the shorter the response time, the better you are. This also means the quality of access to your property. Can fire equipment safely get in and get out? If the response time to your home is long, the abundance of on-site water and water storage capacity can count for a lot. Home construction is also important. Anything to slow the spread of fire until the fire department arrives on scene is important. This includes roof type. Is your roof Class A-rated and made from fire retardant materials? And then there is defensible space. Having a defensible space plan that meets state and local requirements and accounts for your location and fire service response time can help reduce your overall risk – something your insurance company needs to know about.

Darren: Will insurance companies reduce a premium if the homeowner complies with defensible space recommendations?

Jerry: Complying with defensible space recommendations is likely to result in the homeowner keeping their coverage. Secondly, when a home is properly maintained through defensible space and other fire prevention measures, insurance companies are sometimes more favorable in allowing discounts. A good example is the discount often available for having a fire alarm or sprinkler system. This is where it pays to shop around. Always let your insurance agent know what fire prevention steps you are taking.

Darren: What can participation in community programs like Napa Firewise (www.co.napa.ca.us/firewise) do to influence underwriters?

Jerry: Good question. A countywide program like Napa Firewise is a perfect example of the kind of fire prevention program that insurance companies like to see in wildfire areas. Firewise participation demonstrates community awareness and shared responsibility. These programs are splendid opportunities for neighbors to meet neighbors and discuss mutual risks and community solutions, and to work hand-in-hand with local fire agencies and law enforcement for the common good of the community. It really does “take a village” to help solve the wildfire problem.

Darren Drake is the Fire Marshal for the City of Napa and has over 25 years of fire service experience. Darren can be reached at: ddrake@cityofnapa.org.

Jerry Davies is Director of Media Relations for Farmers Insurance Group.. He is an expert on insurance issues in wildfire country and can be reached at: jerry.davies@farmersinsurance.com

###