

HOMEOWNERS INSURANCE

EMPOWERING CONSUMERS, STRENGTHENING COMMUNITIES



California is full of natural beauty, but it can also be prone to risks like wildfires, earthquakes, floods, and theft. Homeowners insurance provides essential protection and peace of mind.



INSURANCE REQUIREMENTS

California does not require homeowners to carry homeowners insurance. If you have a mortgage, your mortgage servicer will require you to carry enough insurance to rebuild your home. Also, if your property is in a high-risk flood zone according to federal flood maps, your lender will require you to carry flood insurance.



REPAIR OR REPLACEMENT COVERAGE

Make sure your policy covers the cost to repair or rebuild your home in case of total loss.



ASSESS LIABILITY COVERAGE

Determine how much liability coverage you need to protect yourself from potential lawsuits due to accidents or injuries on your property.



ADDITIONAL LIVING EXPENSES

If your home becomes uninhabitable due to covered events, insurance can help with temporary living costs.



VERIFY & COMPARE COST

Finding a reliable home insurance provider is essential. Remember, the best choice depends on your specific needs, coverage preferences, and your budget. Inquire about possible discounts you may be eligible for, such as Safer from Wildfires actions or membership in a Fire Wise Community.



CHECK FOR COVERAGE GAPS

Review your policy for any gaps in coverage. Earthquake, flood, mold, earth movement, and "wear and tear" are not usually covered by a homeowner's policy. You may elect to buy these additional protections.



MORE RESOURCES

If you are unable to find an insurance company that will sell you a homeowners policy because you do not meet their eligibility requirements, or if you cannot find certain coverage, the CA FAIR Plan is an option at <https://www.cfpnet.com/>.



Commissioner
Ricardo Lara

We protect Californians from insurance non-renewals following declared wildfire emergencies.

"We are your insurance experts, if you have any questions, our dedicated staff at the Department of Insurance are here to assist you."

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