HZ
HOUSE OF ZONSHINE

INSURANCE FIELD NOTES

Know The Real Number, Not The Average

A fire-zone check, a real broker quote, and the one deadline that actually matters right now, the three things I tell every buyer to do before they write an offer, not after.

01 The Fire-Zone Check

- CAL FIRE's own Fire Hazard Severity Zone maps are public and searchable by address, run it before your first showing, not after you're attached.
- A "Very High" zone doesn't automatically mean uninsurable, but it does mean you should plan around the CA FAIR Plan being a real possibility, not a worst case.
- Ask your agent to pull the zone on every address you're seriously considering, not just the one you've already fallen for.

ZONE

02 The Real Quote

- Ask your broker for a full replacement-cost estimate on the actual structure, not a ballpark based on the purchase price.
- Roof age and material, distance to the nearest fire hydrant and station, and any required brush clearance all move the number more than people expect.
- If the seller has a current policy, ask for the real declarations page. Don't assume their premium transfers to you as-is.

QUOTE

03 The October Deadline

- The CA FAIR Plan's new average rates take effect October 15, 2026, a confirmed 29.1 percent increase statewide.
- Closing before that date, ask your broker which rate table actually applies to your closing, don't assume the quote you got holds.
- Closing after it, build the higher number into your monthly budget now, not as a surprise at your first renewal.

DEADLINE

FROM JULIA

"None of this is about killing a house you love. It's about knowing the real number before you're emotionally in too deep to walk away from it."

Check the number before you fall for the house.

BEYOND THE INSURANCE

Four more things worth knowing, straight from what I tell my own buyers.

BONUS 01

Ask about "guaranteed replacement cost," not just standard.

Standard coverage pays to rebuild at today's prices. After a widespread fire, material and labor costs spike fast, and a standard policy can leave you short right when you need it most. A guaranteed or extended endorsement, often 25 to 50 percent over your dwelling limit, closes that gap.

BONUS 02

Mitigation upgrades can actually move your quote.

Class A roofing, ember-resistant vents, and a 5-foot noncombustible zone around the foundation can qualify a home for Wildfire Prepared Home credits. Some insurers price around them, and it can be the difference between a FAIR Plan quote and a standard-market one.

BONUS 03

"Uninsurable" isn't always the final word.

If a home doesn't qualify for the FAIR Plan or a standard carrier, brokers can sometimes access surplus lines insurers, not backed by the state guaranty fund, but often the only real option on the highest-risk homes. Ask before you walk away over insurance alone.

BONUS 04

A FAIR Plan alone usually isn't enough.

It only covers fire, not liability, theft, water damage or most of what a normal policy includes. Almost every lender requires a companion Difference in Conditions wrap to round it out, and that adds another 25 to 60 percent on top of the FAIR Plan premium itself. Ask your broker to quote both together, not just the FAIR Plan alone.

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I've Got You

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