

Home Insurance Before You Commit

Ask early. Compare carefully. Protect your plan.

THE LOCAL LENS

From Roseville neighborhoods to foothill properties, evaluate the exact address. Insurance availability, price and underwriting can differ even between nearby homes.

1 Start before the decision deadline

Contact licensed insurance professionals early. Ask for a property-specific quote and conditions for binding coverage. Keep renewal dates and notices organized.

2 Check the coverage, not only the premium

Review rebuilding limits, deductibles, exclusions, loss-of-use and liability. Ask separately about flood and earthquake protection and roof-related restrictions.

3 Understand wildfire and backup options

Review the address in CAL FIRE's hazard viewer and ask the local fire authority about requirements. If considering FAIR Plan, ask about separate DIC coverage and remaining gaps.

ONE USEFUL QUESTION

Can this coverage be bound for this address, and what does it leave out?

Bring this question to your next conversation. A clear answer can make the next decision feel much easier.

YOUR NEXT STEP • Complete your personal plan on page 2.

Make it personal.

Use this page to focus your next conversation.

Address / roof age / mitigation documentation

Agent / quote date / coverage effective date

Annual premium / deductible / rebuilding limit

Exclusions / separate policies / binding conditions

Renewal deadline / follow-up owner / next step

LET'S BUILD YOUR NEXT STEP

Reply SAFE with your area and whether you are buying or renewing. I'll help you organize the questions to discuss with your insurance professional.



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