Your Home Is the First Defense.

Harden the Structure

Roof, windows, doors, and the connections between them decide whether a home stands up to wind, water, and embers. Standards like FORTIFIED and Wildfire Prepared turn a house into a defended one.

Prevent the Quiet Losses

Most claims are not dramatic. Water-leak sensors, automatic shutoffs, backup power, and monitored systems catch small failures before they become six-figure repairs.

Plan the Response

Know who to call, where the shutoffs are, and how the home is documented. A clear plan and a current inventory turn a stressful loss into a managed one.

Resilience Protects Coverage, Too

Carriers are pulling back in higher-risk areas. A hardened home is easier to insure and to keep insured, so resilience is now part of staying covered, not only staying safe.

How BCU Helps

We connect clients with risk-management advisors, translate what carriers actually reward, and build a program that reflects the work you have put into the home. Send us your policies, and we'll tell you what we see.

Let's Look at Your Coverage.

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