

An Insurance Success Story with Wildfire Prepared Home (WPH)

On Jul-29-2024, I received the dreaded non-renewal letter from my insurer CSAA, the California branch of AAA. At last year's renewal, my agent had said my wildfire risk score was Fireline 6, or high fire danger. So I was expecting such a letter, and I should have been prepared with a plan in place if/when I lost my insurance.

But I got lucky, because CSAA said I could be reinstated if I achieved the IBHS [Wildfire Prepared Home](#) (WPH) designation. I had been working towards Zone Zero and WPH since joining the Town's Wildfire committee in early 2020. While I wasn't prepared for losing my insurance, I was ready for wildfire. As presented at the [2023 PV Wildfire Fair](#), I had already put in a lot of time and money to mitigate my home. So I thought it would be easy to get the WPH designation, even though it is stricter than WFPD guidelines.

But it was not easy. In August, we put in 52 more hours of DIY labor to comply with everything in the [WPH Checklist](#), plus additional requirements levied in 3 rounds of reviews with WPH evaluators. I uploaded photos of the house, but WPH also sent out a property inspector who took maybe 200 photos of the roof, shingles, gutters, roof valleys, foundation, decks, walls, vents, doors, dryer vent, fencing, shrubs, trees etc. The process was intimidating – like getting a colonoscopy

but with the DIY Standard Service, there is no hand-holding and no phone or email interaction. It can be frustrating, and it helps to be determined to succeed. But even if my insurance hadn't been reinstated, I do feel that my house is now much safer from ignition. The non-renewal forced me to do some mitigations that I had put off.

Right now, AAA, State Farm, Farmers, Mercury, and USAA are working to include WPH qualification in their policies. If one of those companies is your insurer, talk to them. Of course, given the insurance crisis and the Park Fire, who knows how long WPH will remain an option. The big success story will be if WPH results in fewer insured homes being destroyed. For now, I'm just happy to have coverage and to also feel prepared for wildfire.

Please subscribe to Portola Valley Town [eNotices](#) from the Wildfire Preparedness Committee!

PV homeowners are encouraged to participate in the WPC's on-going 5-minute insurance tracking project. Go [here](#) to report on your home insurance availability and affordability.

San Mateo County Alert System [SMC Alert](#) is our primary emergency notification system. Encourage all adult members (18 and older) of your family to subscribe.

All the [Wildfire Preparedness tips](#) are on the [committee's page](#). To rate this tip or submit questions or concerns, please fill out this [Google Form](#).