



Need Assistance Finding Property Insurance?

Shop Around

Whether you are interested in purchasing, reviewing or replacing homeowners, renters, condominium or mobile home insurance, it is important to shop and compare insurance products just like you would when shopping for any other important consumer purchase. Since residential insurance often protects your largest financial investment, plan on spending some time to conduct a search of the insurance marketplace.

The California Department of Insurance (CDI) public web site provides a premium comparison tool (<https://interactive.web.insurance.ca.gov/survey/index.jsp>) for companies licensed to sell residential insurance. You may wish to contact the insurance companies to see if they are currently accepting new business.

What If I Can't Find Insurance?

If after shopping the market you are still having difficulty obtaining residential insurance, you may want to contact the California FAIR Plan (<http://www.cfpnet.com/>) to explore your coverage options. As the insurer of last resort, the FAIR Plan should only be considered after a diligent search for coverage in the traditional insurance market. If you are turned down or non-renewed by your current insurance company, or are otherwise in need of coverage, you may apply for coverage under the FAIR Plan through an agent or broker licensed to sell property insurance, or you may contact the FAIR Plan directly at **800-339-4099**.

Please note that the FAIR Plan only provides coverage for the perils of Fire or Lightning, Internal Explosion, and Smoke. For an additional premium, Extended Coverage (windstorm, hail, explosion, riot or civil commotion, aircraft, vehicles, and volcanic eruption) and Vandalism or Malicious Mischief may be added to the policy. Since the FAIR Plan policy does not cover all the perils insured under a traditional homeowners' insurance policy such as theft or liability, you may want to consider purchasing a "Differences in Conditions" policy in addition to the FAIR Plan policy that will

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cover these additional risks. An agent or broker should be able to locate an insurance company that sells this type of coverage.

Additional Information on Shopping for and Understanding Residential Insurance

The California Department of Insurance (CDI) website provides several tools to help you understand home/residential insurance so that you can make the best decision for your situation. There you will find several informational guides, tips and tools to assist consumers in understanding homeowners' insurance and how to shop for the best product and at the best price to meet their needs. The following Home/Residential Insurance web page (<https://www.insurance.ca.gov/01-consumers/105-type/5-residential/index.cfm>) takes you to where all this information is contained.

If you do not find the information you need, you can call the Department's Consumer Hotline at **(800) 927-4357** for assistance. Dedicated insurance experts are available to assist you with any questions on all aspects of insurance.

Do you need Flood Insurance?

Standard homeowners' insurance doesn't cover flood damage, so it's important for consumers to know what options are available to them for protection from flood losses.

The U.S. Congress established the National Flood Insurance Program (NFIP) with the passage of the National Flood Insurance Act of 1968. The NFIP is a Federal program enabling property owners in participating communities to purchase insurance as a protection against flood losses. To obtain additional information, you may wish to visit (<https://www.floodsmart.gov/floodsmart/>) or call 1-888-379-9531.

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