

Fire/Disaster Preparedness and Insurance Tips for Homeowners

Don't wait until it's too late!

In light of my in-law's recent loss during the Tubbs Fire in Sonoma County, and as a Firefighter/Engineer and Realtor, I felt compelled to write this newsletter to help others prepare for the unthinkable.

Thoroughly Review Your Insurance Policy:

- / Find out what your pre-determined price per square foot rebuild price is.
- / Evaluate and ask yourself, "Is this price per square foot enough to rebuild in my area?" Oftentimes, prices are determined by outside area averages and not what is really in the Bay Area.
- / Make sure your personal contents policy is sufficient (this value is separate from the dollar amount you get for the structure rebuild!)
- / Find out if your vehicles, motorcycles, boats, quads, or detached shop areas (and tools) are covered.
- / Find out how much you have to set aside for debris clean up. Remember: hazardous materials, asbestos, lead, and other toxic materials must be cleaned up by special contractors and all of this costs extra money to dispose of.
- / Ensure you periodically update your policy when you add on square footage or renovate your home to make sure your policy reflects this.



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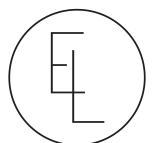
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Fire Prevention Activities

/ **Make sure you have adequate clearance around your home**

This means at least 30 feet of defensible space around your home of flammable vegetation. Cut back trees and shrubbery as these increase your fire exposure and hazard rate. Trim tree limbs so that you have 10 feet clearance from your roofline and chimneys.

/ **Cover chimney outlets or flues with 1/2' mesh spark arrestor**

/ **If you live in a rural area, make access to your home easy for the fire department (gates, lock boxes, etc)**

Ensure address numbers are at least 4' tall and clearly visible from the street. If you have a long driveway, post the address from the street. Remove unnecessary flammable things around your house that increases your fire load. If you have a wood shake roof, consider replacing it with a composition roof or other material that is less flammable. Many fires start when embers make contact with a wood shake roof or other highly flammable materials around your home, causing your entire home to catch fire.

Some of our Biggest Learnings

Family photos: Scan and upload them to the cloud or to dropbox! Sadly my in-laws only uploaded a few and all of their older pictures were lost.

Upload all of your important documents to Dropbox or something similar.

If you own a safe: Remember not all safes are really "Fire Resistant." Consider leaving items in a bank safety deposit box as an option.

Thank you for taking the time to read my learnings and experiences in light of recent events. Call, text or email me with any real estate or safety questions — I'm happy to help!

Document what you own:

We found DropBox (www.dropbox.com) to be the best platform for storing things immediately on your phone/ computer and acting like a "safety net." Start a receipts folder in your DropBox and immediately scan receipts when you get them.

- / This could save you thousands if you ever have to prove the value or ownership of any items after an emergency such as a fire!
- / Take a quick video of your home and all of your important valuable contents and then upload the video to your iCloud or DropBox.
- / Don't forget to take photos of all your big-ticket items (along with serial numbers, if they're available)
- / Show the date and price you purchased your items, as insurance companies will depreciate your items based on when you bought it. Proving the item's cost when you purchase it can really help you recover the maximum dollar amount.
- / If you have a shop or garage, make sure you take videos and photos and document your tools/ automotive parts as these can add up.

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