Wildfire / Brush Area Insurance

Personal insurance - coverage overview, limitations and how to get a quote



OVERVIEW

Homes in brush and wildfire areas face non-renewals and limited carriers – we know which markets still write them.

WHAT'S COVERED

Wildfire damage
Fire damage to the home.

Contents
Furniture, clothing and belongings.

Additional living expense
Hotel and living costs while repairs are made, where included.

Debris removal
Cleanup after a covered event.

Smoke damage
Smoke and ash cleanup.

Good to know
Defensible space, ember-resistant vents and Class A roofs help eligibility.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Flood
- × Earthquake
- × Wear and tear
- × Insurers may require brush clearance and other wildfire mitigation, and some homes can only be placed with a state FAIR plan that covers fewer perils.

All policies:

- Each coverage carries its own limits and deductibles; some items have sublimits unless they are scheduled.
- Losses the policy excludes - commonly wear and tear, lack of maintenance and intentional acts - are not covered unless added by endorsement or a separate policy.
- Coverage relies on accurate application information; misstatements can affect claims or the policy.
- Coverage options, discounts and eligibility vary by insurer and state.

HAVE THESE READY

- ✓ Property address and year built
- ✓ Current homeowners declarations page
- ✓ Mortgage lender details, if any
- ✓ Wildfire mitigation details

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/wildfire-brush-area/

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