

Brokers List: *(recommended by folks on 95033Talk; below are my experiences with them)*

1. **Julie Matyas** - INTEGRA (408-335-1218)
 - We ended up going with Julie; she was very thorough and easy to work with. Policy is from Guard (Berkshire-Hathaway)
2. **Chris Robinson** - CWCU (408-626-7800)
 - Also gave us quotes from Guard (Berkshire-Hathaway)
3. **Bryn Mercado**, MPX (866-553-2900, x. 232)
 - Gave us quotes from Nationwide
4. **Michael Denney**, ALL SPECTRUM INSURANCE (408-212-0499)
 - Quotes from American Modern* (oddly, we got another quote from our AAA agent for Amer. Modern for \$4,000 more!!)
5. **Steve Fox**, ALLIED BROKERS (888-505-7988)
 - *called and left messages; never got a call back*
6. **Kelly Dunn**, KELLY DUNN AGENCY (408) 477-2658
 - *Was given her name on 95033Talk after I'd secured insurance so didn't call*

Insurers writing new policies in 95033:

NOTE: Folks have had varying experience with all these insurers; some of them have reached the limit on how many homes in 95033 they can cover; others have changed requirements, like whether or not you have a propane tank on your property, etc. As noted elsewhere, be persistent and don't be surprised to get wildly different quotes from the same insurer (but with different brokers)!

- Nationwide
- Guard / Berkshire-Hathaway
- American Modern
- Palomar/Arrowhead
- Lloyds of London (*this is usually a last option; very expensive*)
- Allstate (*my neighbor was recently renewed by them*)

Tips for Home Insurance Shopping:

1. Have copies of all your current policy/cies handy in digital form so you can refer to them while speaking with brokers which you may also want to email to them to make the quote process easier. These may include:
 - a. **Home Policy**
 - b. **Earthquake Policy** (*optional*)
 - c. **Auto Policy**
 - d. **Other policies** for properties owned in California (even if covered by a diff. Insurer. *Important if you're considering adding an Umbrella policy.)
- **AUTO:** You will get a better premium quote on your home if you bundle w/auto insurance. You may want to send a broker your current auto policy to see if they can

match or beat it by bundling. **NOTE:** Even though you may lose a bundle discount, you may save thousands more in a better home insurance rate which more than compensates for merely \$300 bundle discount – which was true in our case!

- **EARTHQUAKE:** If you have earthquake insurance through CEA, you will need new coverage from your new home insurance company (since CEA only insures *through* an insurance company, not directly).
 - Your earthquake quote could be through CEA or directly w/your new insurer. Also, if you have completed (or are considering) the Calif. state EBB (Earthquake Brace & Bolt) program, this will reduce your earthquake premium significantly and make it more affordable if you don't currently have earthquake coverage. Contact me separately about this program if you have questions – we did it last year.
 - ***UMBRELLA:** If you are considering an umbrella policy, you may get a better quote if it's bundled with new home and/or auto, and you will want to include any other properties you own. This basically protects all your assets by providing higher liability coverage (legal fees, etc.) on your primary residence, autos and other properties.
2. Brokers all ask similar questions about fire preparedness and features in your home / neighborhood that make you a better/worse risk for an insurer. Make sure to point out things that are not apparent! Here are things that they will ask and tips that I routinely highlighted about our situation with brokers:
- Fire hydrants (are they on your street, how far away from your house)?
 - Other water sources: Nearby community water company w/ large water tanks; backyard pool, etc.
 - One neighbor on 95033Talk said she had to supply a hose (and photographic proof) to an external water source like a water tank
 - Roof type: especially good if it's tile or other fire-resistant material; have you maintained or repaired your roof recently? Gutters?
 - In our community all of our power and telephone lines are underground (thus, less chances of a downed line sparking a fire) Rare feature!
 - 20-foot (or more) defensible space around your property (Do you regularly prune tree limbs that reach over or touch your home, etc.)
 - Access to your home - only one road in or are there 2 or more ways to drive in to your home?
 - How far away is the nearest fire sub-station? (Ideally 5 miles or less)
 - Home safety/burglar alarms and fire alarms -- are they self-installed or monitored by an external company? (better if it's the latter)
3. When shopping for insurance, it's definitely wise to get quotes from **more than one broker** since they all have different relationships with insurers and experience.

- Do not believe any broker who says “This is the only company that will insure your home.” I did have a couple brokers say this and it was just not true. Make sure for yourself by getting at least 3 quotes from different brokers.
- Do NOT accept the last-resort FAIR plan (very expensive) unless you’ve confirmed from several insurers/brokers that no company will insure you directly. Persistence is key!
- When I was asked what kind of other quotes I was getting, I typically keep it vague and say that I’ve been doing research online and talking with my neighbors and leave it at that. Even with brokers that claim to “compare all the companies out there,” you will be surprised at how different the quotes are once they start to come in -- even sometimes from the same insurer (but from different brokers).

I’m sure there are many more tips and experiences from our mountain neighbors - be sure to talk with your neighbors as this information seems to be constantly changing. Best of luck!