Bay East Consumer Guide

Fire Damage and Insurance Coverage

Understand your coverage and prepare for the unexpected.

🔥 Does Homeowners Insurance Cover Fire?

Most standard homeowners insurance policies cover damage caused by:

- Wildfires
- Lightning strikes
- Electrical fires
- Accidental household fires

💡 Coverage varies by policy, so review your insurance carefully before you need it.

📋 Know What's Covered

A typical homeowners policy may help cover:

✔ Your home's structure

✔ Detached structures, like garages or sheds

✔ Personal belongings damaged by fire

✔ Certain smoke-related damage

Some causes of damage or high-risk situations may require additional coverage.

🏡 If You Live in a High-Risk Area

If your home is in an area prone to wildfires:

- Compare quotes from multiple insurers
- Ask about surplus lines coverage if traditional coverage isn't available
- Explore wildfire mitigation or home-hardening certifications
- Review your policy annually as coverage options may change

🛡️ When Standard Coverage Isn't Available

Some homeowners have difficulty obtaining fire insurance.

Possible alternatives include:

- FAIR Plans, designed for homes in higher-risk areas
- Specialized insurers that offer coverage for higher-risk properties
- Working with a licensed insurance professional to identify the best coverage for your needs

🤝 We're Here to Help

A Bay East REALTOR® can help you:

✔ Understand insurance considerations

✔ Connect you with trusted insurance pros.

✔ Identify questions to ask before closing