

THE RIGHT INSURANCE COVERAGE FOR YOUR LOCATION



Know Your Risks

Heat

Extreme heat occurs when there is high heat and humidity, and temperatures exceed 90 degrees for a period of days. In terms of disasters, extreme heat can sometimes lead to fires.

Drought

Insufficient precipitation impacts water supply and soil dryness, leading to settling issues with your home's foundation. Most homeowner policies do not cover settling or shrinking.

Fire

When drought and heat becomes extreme, conditions are right for a wildfire to start. Your home's dwelling coverage will pay to repair or rebuild your home up to your policy limit.

Flood

Coastal flooding and from surface water or nearby lakes and streams is not covered by a traditional homeowner's policy. You will need to purchase a separate flood policy.

Severe Storm





These could be hail storms, hurricanes, tornadoes or other types of destructive weather. Your homeowner's policy may cover some aspects of storm damage. Check your policy.

Earthquake

They can cause significant damage to buildings and property, and not covered by the typical homeowner's policy. In some states, you can purchase additional earthquake coverage.

Correct Coverage

Call us to make sure you have the **RIGHT** coverage for your location

-  After a disaster, your neighbors will be rebuilding at the same time, driving up prices for materials and labor. Increased costs are typically only covered when you have an **extended replacement coverage** endorsement.
-  You will most likely be required to meet new, **stricter building codes** when you rebuild. For an additional premium, increased amounts of coverage can be purchased via an endorsement.
-  Your homeowner's policy does not cover **floods or earthquakes** and you will need to purchase additional policies to make sure you are covered.
-  Rebuilding a home can take a long time. Your policy's **living expense coverage** will provide a flat percentage toward living costs and typically up to 12 months. Plan to cover those additional expenses out of pocket.

1.866.704.8614
[MyCalCas.com/Resources](https://www.mycalcas.com/resources)

 California Casualty
AUTO AND HOME INSURANCE