

California Insurance Non-Renewal Action Checklist

Your Step-by-Step Guide to Saving Your Homeowners Insurance



TIME IS CRITICAL

You have 75 days from your non-renewal notice date to take action. Start immediately for best results.

Your Information

Homeowner Name: _____ Notice Date: _____

Property Address: _____ City/ZIP: _____

Insurance Company: _____ Policy #: _____

Deadline Date: _____ Agent Phone: _____

Days 1-3: Immediate Actions

Complete within 72 hours of receiving your notice



Confirm Your Exact Deadline

Find the expiration date in your notice and mark it on all calendars. California law requires 75 days notice.

Pro Tip: Take a photo of the notice and set phone reminders at 30, 45, and 60 days.



Call Your Insurance Agent

Ask specifically: What mitigation will allow reconsideration? What documentation format is required? Who reviews the appeal?



Take Complete "Before" Photos

Photograph all four sides of your home, the 0-5ft zone, 30ft zone, 100ft zone, roof, gutters, vents, and any problem areas mentioned in the notice.



Schedule Professional Assessment

Book with a certified wildfire mitigation specialist. Same-week appointments are critical for meeting deadlines.

Days 4-30: Critical Mitigation Work

Focus on high-impact items insurers care about most



Clear Zone 0 (0-5 feet) Completely

Remove ALL combustibles: wood mulch, dead plants, firewood, stored items, debris. Replace with rock, decomposed granite, pavers, or bare soil.

Critical: This is the #1 insurance priority. 90% of homes ignite from embers, not flames.



Clean Gutters & Roof

Remove all leaves, pine needles, and debris from gutters, roof valleys, and behind chimneys. Install metal gutter guards if possible.



Install 1/8" Mesh Screens on All Vents

Cover all attic, foundation, and soffit vents with 1/8-inch metal mesh to prevent ember entry. This is a key insurance requirement.



Trim Trees and Vegetation

Remove branches within 10 feet of roof and chimney. Trim all trees touching the house. Clear "ladder fuels" between ground vegetation and tree canopy.



Address Combustible Fencing

Replace wooden fence sections within 5 feet of structures with metal or masonry, or create a 5-foot gap.



Create Defensible Space (5-30 feet)

Remove dead vegetation, create horizontal spacing between shrubs (2x the height), remove lower tree branches up to 6 feet.

Days 31-45: Documentation & Submission

Proper documentation can make or break your appeal



Take Detailed "After" Photos

Match the exact angles of your "before" photos. Include date stamps and clear location labels (e.g., "North side - Zone 0 cleared - 1/15/25").



Create Scope of Work Document

List all completed work with specific dates, materials used (brand/type), square footage cleared, and contractor information if applicable.



Compile All Receipts

Organize contractor invoices, material receipts, dump fees, equipment rentals, and any permits obtained.



Submit Complete Package

Send documentation via email AND certified mail. Request written confirmation of receipt. Include a cover letter summarizing all improvements.

Important: Follow up if no confirmation within 5 business days.

Days 46-60: Follow-Up & Alternatives

Don't wait passively - stay engaged



Weekly Follow-Up Calls

Call your agent every week for status updates. Document all conversations with date, time, person's name, and what was discussed.



Shop for Alternative Coverage

Contact independent insurance agents and surplus lines brokers. Prepare California FAIR Plan application as backup option.



Ensure No Coverage Gap

Confirm new coverage or renewal in writing before current policy expires. Never allow a lapse in coverage.

Important Resources

California Dept of Insurance: www.insurance.ca.gov | Consumer Hotline: 1-800-927-4357

CAL FIRE Defensible Space: www.readyforwildfire.org/defensible-space

Check Moratorium Status: www.insurance.ca.gov (search "wildfire moratorium")

California FAIR Plan: www.cfpnet.com | 1-800-339-4099

RF1 Professional Assessment: www.readyfireone.com | (213) 262-8710 | sales@readyfireone.com

Disclaimer: This checklist provides general guidance based on California regulations and typical insurer requirements as of January 2025. Requirements vary by insurance carrier and location. Always consult with your insurance agent for specific requirements.