

WHINS Checklist: High-Value Homeowners Insurance and FAIR Plan

Quote preparation checklist

What to Gather Before Requesting a Quote

- Replacement cost estimate, current carrier status, FAIR Plan quote/policy, and non-renewal details.
- Wildfire mitigation, home hardening, defensible space, inspections, and protection class details.
- DIC, liability, water damage, loss of use, scheduled property, and umbrella needs.
- Photos, appraisals, lender requirements, prior losses, and target effective date.

Helpful Documents

- Current declarations pages or quote indications, if available.
- Any contracts, lender requirements, or certificate requirements.
- Recent loss runs or claim history when applicable.
- Target effective date and timing constraints.

Questions to Be Ready For

- What changed that triggered the review?
- Are there deadlines, contracts, lender requirements, or renewal dates?
- Has there been any prior claim, cancellation, non-renewal, or coverage restriction?
- Are there related coverage lines that should be reviewed together?

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This checklist is educational only. Coverage availability, terms, conditions, and eligibility depend on underwriting review.