

— AN UNDERWRITING PREPARATION GUIDE

High-Net-Worth Coastal & Wildfire *Property* Readiness Review

A five-phase guide to help owners of high-value coastal, hillside, canyon, and wildfire-exposed homes prepare a complete submission for private-market and specialty underwriting.

DWELLING

EXCESS FIRE

DIC

PERSONAL UMBRELLA

COLLECTIONS

SECONDARY HOME

AUTO

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HOW TO USE THIS DOCUMENT

A structured intake for *high-value property underwriting*.

Specialty underwriters reviewing coastal and wildfire-exposed homes do not work from zip codes alone. They look at construction, roof type, access, water supply, mitigation history, replacement cost accuracy, prior losses, and how the household's full exposure is organized. The five phases below walk homeowners through the documents and details most often requested before a private-market or E&S quote can be issued.

<p>01 Your Property Profile p. 3</p> <p>Construction, location, wildfire exposure, coastal details, and site-specific risk factors.</p>	<p>02 Replacement Cost & Current Coverage p. 4</p> <p>Policy limits, appraisals, current carrier status, and coverage gaps to address.</p>
<p>03 Mitigation, Home Hardening & Protection p. 5</p> <p>Defensible space, ember resistance, water detection, security, and documented improvements.</p>	<p>04 Related Exposures & Household Lines p. 6</p> <p>Umbrella, collections, secondary homes, autos, trusts, and domestic staff.</p>
<p>05 Loss History & Underwriting Logistics p. 7</p> <p>Prior losses, carrier history, timing, and what to expect during the review.</p>	<p>→ Ready for Your Review? p. 7</p> <p>How to send this checklist back to WHINS and start intake.</p>

DISCLAIMER This checklist is educational only. Coverage availability, terms, conditions, and eligibility depend on underwriting review. Nothing in this document constitutes a binder, quote, or guarantee of coverage.

PHASE

01

Your Property Profile

Specialty underwriters need a clear, specific picture of the property before they can quote it. Vague or incomplete submissions frequently result in declinations or conservative pricing. A well-documented profile gives the underwriter something to work with.

WHAT TO DOCUMENT

- Construction Details** Year built, square footage, number of stories, foundation type (slab, raised, pier), wall construction (wood frame, masonry, steel), and any significant renovation or rebuild since original construction.

- Roof** Roof type (composition, tile, metal, wood shake), age, condition, and any recent replacement. Note Class A fire rating if applicable.

- Location & Exposure** Address, APN, proximity to brush, slope, canyon, or coast. Nearest fire station and hydrant or water supply. Access road width and condition. Any gated or limited-access considerations.

- Special Features** Pool, spa, solar, guest house, ADU, tennis court, barn, or other structures. These affect both replacement cost and underwriting classification.

WHY THIS MATTERS

Underwriter perspective

A property in a wildfire or coastal zone is underwritten on details, not just location. Carriers that declined or non-renewed may have acted on incomplete information. A complete profile gives the specialty market a basis to actually quote the risk.

PHASE

02

Replacement Cost & Current Coverage

Limit accuracy is the foundation of a good placement. Underinsurance at the time of a total loss is one of the most common — and most preventable — problems in high-value homeowners claims.

WHAT TO GATHER

- Current Declarations Pages** All current policies covering the home: homeowners, excess fire, DIC, FAIR Plan, earthquake, flood, and umbrella. Include any non-renewal notices, cancellation notices, or coverage restriction letters.
- Replacement Cost Estimate** A current replacement cost appraisal or estimate from a carrier appraisal, independent appraiser, or cost estimator. If the current limit has not been reviewed in the last two to three years, plan for this to be a topic during underwriting.
- Coverage Inventory** Current limits on dwelling, other structures, personal property, loss of use, and liability. Note any scheduled property, extended replacement cost endorsements, or ordinance and law coverage currently in place.
- Mortgage & Lender Requirements** If the property is financed, have the lender's insurance requirements available. Specialty market policies sometimes require lender review or approval of carrier eligibility.

WHY THIS MATTERS

The coverage gap risk

A policy limit that made sense five years ago may be significantly below current reconstruction cost. High-value homes in California have seen substantial construction cost increases, and many homeowners are unaware of the gap until after a loss. Private-market carriers often require or provide their own replacement cost estimates before binding.

PHASE

03

Mitigation, Home Hardening & Protection

Mitigation does not guarantee coverage, but it can change the underwriting conversation. Documented improvements shift the presentation from a high-risk address to a managed, maintained property.

WHAT TO DOCUMENT

- Defensible Space** Current zone 0 (0–5 feet), zone 1 (5–30 feet), and zone 2 (30–100 feet) condition. Any recent professional defensible space clearance, with documentation or photos.

- Home Hardening** Ember-resistant or multi-pane windows, enclosed eaves, fire-resistant vents (HAZ-DCI, Brandguard, or equivalent), Class A or non-combustible roof, stucco or masonry siding, and non-combustible decking or fencing adjacent to the structure.

- Water Detection & Leak Shutoff** Whole-home water shutoff device (Flo by Moen, Phyn, Leakbot, or equivalent), in-line sensors, or monitored leak detection. This is increasingly relevant for both wildfire and water damage underwriting.

- Security & Monitoring** Centrally monitored alarm (burglary, fire, smoke), fire sprinkler system if present, and smart home or remote access systems. Carrier and monitoring provider details if available.

- Maintenance Records** Photos of the property interior and exterior, receipts or invoices for mitigation work, and any inspection reports from a fire department, defensible space inspector, or private fire protection consultant.

WHY THIS MATTERS

Telling the story to the underwriter

Private-market underwriters have discretion. An agent who can submit photos, invoices, and inspection reports alongside the application is presenting a different risk than one submitting an address and a replacement cost figure alone. Mitigation documentation is not a guarantee of coverage, but it often determines whether a specialty carrier will engage at all.

PHASE

04

Related Exposures & Household Lines

High-value homes rarely exist in isolation. The household's full insurance picture — umbrella, vehicles, collections, secondary properties, and ownership structure — affects both coverage quality and placement strategy.

WHAT TO REVIEW

- Personal Umbrella & Excess Liability**

Current umbrella carrier, limit, and underlying requirements. For households with significant net worth, domestic staff, minors, pools, or recreational vehicles, umbrella limits and exclusions deserve close review alongside the property program.

- Scheduled Property & Collections**

Fine art, jewelry, wine, watches, firearms, antiques, or other collections. Blanket personal property limits in homeowners policies frequently fall short of actual value. Scheduled or stand-alone inland marine coverage may be appropriate.

- Secondary & Vacation Homes**

Other owned properties including seasonal, vacation, short-term rental, or foreign properties. Carriers writing the primary home often prefer to review the full portfolio, and some require it.

- Vehicles & Recreational Property**

Personal auto, collector cars, boats, ATVs, or other vehicles associated with the household or property. Note any garaging at the insured location.

- Ownership Structure**

Is the property held in a trust, LLC, family office, or other entity? The named insured on the policy must align with the legal owner of the property. Mismatches are a common underwriting and claims issue.

WHY THIS MATTERS

A layered approach to coverage

Private-client carriers build programs across multiple lines. A fragmented approach — different carriers for home, umbrella, auto, and collections — creates gaps in limits, coordination of coverage, and billing. Reviewing everything together produces a stronger overall result.

PHASE

05

Loss History & Underwriting Logistics

A clean, complete submission package shortens turnaround and reduces back-and-forth during underwriting review. Specialty and E&S markets have limited capacity and can be selective; a well-organized file improves your odds of getting a real quote.

HELPFUL DOCUMENTS & QUESTIONS TO BE READY FOR

- Loss History**

Prior loss runs or claim history for the property, typically five years. If there have been water, fire, theft, or liability claims, a brief narrative explaining what happened and what has changed since is helpful.
- Prior Carrier History**

If the home has been non-renewed, cancelled, or restricted by a prior carrier, have that documentation available. Non-renewal notices often include the reason, which the new market will want to understand.
- Photos, Appraisals & Inspections**

Current exterior photos (all four elevations), roof, deck, garage, and surrounding vegetation; interior photos for higher-value submissions; replacement cost estimate, defensible space inspection, or any prior underwriting inspection reports.
- Timing & Trigger**

Target effective date, mortgage lender deadline, FAIR Plan renewal status, and what changed that prompted this review — non-renewal, large renewal increase, failed quote attempt, upcoming sale or refinance, or coverage concern after a nearby fire event.

NEXT STEP

Ready for your *property insurance review?*

Send this checklist and your current documents to our team and we'll coordinate the underwriting review across the private-market and specialty carriers writing high-value coastal and wildfire-exposed homes in California.

Dean Klipfel handles this niche at WHINS.

CALL DIRECT

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SEND DOCUMENTS

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