

“CALIFORNIA RESIDENTIAL PROPERTY INSURANCE BILL OF RIGHTS” FOR USE WITH ALL FORMS

The largest single investment most consumers make is their home and related property. In order to best protect these assets, it is wise for consumers to understand the homeowner's **insurance** market. Consumers should consider the following:

Read your policy carefully and understand the coverage and limits provided. Homeowner's **insurance** policies contain sub limits for various coverages such as personal property, debris removal, additional living expense, detached fences, garages, etc.

Keep accurate records of renovations and improvements to the structure of your home, as it could affect your need to increase your coverage.

Maintaining a list of all personal property, pictures, and video equipment may help in the case of a loss. The list should be stored away from your home.

Comparison shop for **insurance**, as not all policies are the same and coverage and prices vary.

Take time to determine the cost to rebuild or replace your property in today's market. You can seek an independent evaluation of this cost.

You may select a licensed contractor or vendor to repair, replace, or rebuild damaged property covered by the **insurance** policy.

An agent or **insurance** company may help you establish policy limits that are adequate to rebuild your home.

Once the policy is in force, contact your agent or **insurance** company immediately if you believe your policy limits may be inadequate.

A consumer is entitled to receive information regarding homeowner's **insurance**. The following is a limited overview of information that your **insurance** company can provide:

The California Residential Property **Insurance** Disclosure.

An explanation of how your policy limits were established.

The **insurance** company's customer service telephone number for underwriting, rating, and claims inquiries.

An explanation for any cancellation or non-renewal of your policy.

A copy of your policy.

The toll-free telephone number and Internet address for reporting complaints and concerns about homeowner's **insurance** issues to the department's consumer services unit.

In the event of a claim, an itemized, written scope of loss report prepared by the insurer or its adjuster within a reasonable time period.

In the event of a claim, notification of a consumer's rights with respect to the appraisal process for resolving claims disputes.

In the event of a claim, a copy of the Unfair Practices Act and a copy of the Fair Claims Practices Regulations.

The information provided herein is not all inclusive and does not negate or preempt existing California law. If you have any concerns or questions, the officers at our Consumer Hotline are there to help you. Please call them at 1-800-927-HELP (4357) or contact us at www.insurance.ca.gov."

“This insurer reports claim information to one or more claims information databases. The claim information is used to furnish loss history reports to insurers. If you are interested in obtaining a report from a claims information database, you may do so by contacting: **ChoicePoint at 1-800-456-6004 to request a free copy of the consumer report.**”