

Your Solara quote: 6 things to know before you say yes.

Who the company is, what's different about this policy, and the number to find on your quote first.

01 Wildfire has its own deductible, and it's bigger than your regular one.

Solara sets it by your home's wildfire rating. The lowest it can be is \$10,000 for low risk, 2% of your dwelling amount for moderate or high risk, and 5% for very high risk. For example, 2% of an \$800,000 dwelling amount is \$16,000 that you pay before the policy pays on a wildfire claim. Find this number on your quote first.

02 Who Solara is.

Solara Specialty Insurance Solutions is headquartered in Boca Raton, Florida and holds CA License #6018206. Solara arranges the policy. The insurance company that issues it is named on your quote.

03 It's a "surplus line" policy.

Legal and common in California when the regular market says no. The difference: there's no state guarantee fund behind it, and surplus lines taxes are added. You'll sign a disclosure.

04 The home has to qualify.

No Federal Pacific, Challenger, or Zinsco panels, Stab-Lok breakers, fuses, knob and tube, aluminum or cloth wiring. No polybutylene, galvanized, or lead pipes. Water heater 15 years old or less. Shingle roof 25 years old or less. Not sure? Text us photos.

05 Expect an outside inspection.

After the policy is issued, Mueller Services inspects the home for Solara. There's no self-inspection, and it can take up to a month. You can call Mueller directly at 1-800-875-8339. In high risk areas, trees and plants aren't covered for fire. Very high risk homes also need ember resistant vents and non-combustible gutter guards.

06 Know these limits.

Smoke damage with no direct fire contact: \$30,000. Water damage: limited to \$50,000 on homes over 50 years old, second homes, or homes with a prior water loss. Animal liability isn't included unless added. Belongings pay at depreciated value unless you choose replacement cost.

+ Claims numbers to keep.

Solara claims: 888-392-6716 or claims@solarainsurance.com. Customer service: 888-392-5019. Then call us. Enrollment in Wildfire Defense Services, an emergency wildfire defense program, is included free.

Questions about your quote?

Call or text Darlene Baxter. We'll go through it line by line.

(925) 940-6970