

ALPINE HISTORICAL SOCIETY PROGRAM — SUNDAY, AUGUST 27, 2023 — 1:00 P.M.

HAS YOUR HOMEOWNERS INSURANCE BEEN CANCELED?

Come learn about the California Fair Plan

Although this may not seem like one of our typical historical programs, it may quickly become an issue of epic proportions in the very near future. You may have already had your homeowner's insurance canceled by a carrier you've been with for years and are now scrambling to find another company that offers coverage in the fire-prone backcountry of east county. You are not alone – and helpful information is on the way!!

Bob Soto, a local Alpine resident since 2011, is a Farmers Insurance Agent with years of experience under his belt. In March of 2020 his homeowner's policy was cancelled and he wrote his own CA Fair Plan policy with companion coverage. He has become the premier seller of the California Fair Plan in San Diego County with



over 639 policies written to date. The anxiety of annual skyrocketing renewal premiums, coupled with the lack of understanding about the mechanics of the California Fair Plan, can leave a homeowner frantically searching for an affordable replacement policy. Many of California's largest carriers (Costco, Allstate, Nationwide, State Farm and Travelers) have stopped writing new policies in California or have pulled out all together citing the increasing wildfire risk and soaring construction costs. Longtime customers

who have "grandfathered" coverages will more than likely continue to see their premiums increase annually by thousands of dollars.

Bob will be giving a very informative talk about the state of homeowner's insurance in our community, state and nationwide. The California Fair Plan, paired with a companion policy, may be our only choice in the near future. Be prepared to make an educated decision when the time comes,.

A summary sheet of facts, as well as Bob's contact information will be handed out at the meeting for note taking and future reference.



Program is held at the **Alpine Woman's Club**, 2156 Alpine Blvd., Alpine

Admission is **FREE** (donations appreciated) but seating is limited,

so please make a reservation by calling Corinne at (619) 417-1306 or send an email to info@alpinehistory.org