

# VANTREO

INSURANCE BROKERAGE

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## **Audio** <sup>[1]</sup>

As wildfire <sup>[2]</sup>season has become an annual event in many areas of California, the personal insurance industry is facing a sort of reckoning as each insurance company decides which homes they will insure and the price they will charge for the risk.

Homeowners policy non-renewal notices are commonplace leaving policyholders feeling rejected and fearing a tremendous rate hike to secure coverage elsewhere...or that they may not be able to get insurance.

The good news is that the vast majority of homeowners will find acceptable replacement insurance (at least that's our experience). Pricing is typically up, but not always. It seems the market upheaval is playing out a bit like a game of musical chairs. While a non-renewal notice can mean more restrictive coverage for an increased price, some policies are non-renewed by one standard insurance company only to be replaced with better coverage for a slightly higher premium by another equally acceptable standard insurance carrier.

Whether you receive a non-renewal notice or not, the key is in knowing your options and in making sure that your insurance is up-to-date with the latest coverage and endorsements. The worst time to find out that your policies are outdated is after you file a claim.

## **Our Offer**

For this reason, VANTREO's world-class At Home™ division is offering an unbiased, no obligation written analysis of your current personal insurance policies for appropriateness, compliance, and for insurance carrier alternatives should you be interested in knowing your options.

The process is simple. **Email us** <sup>[3]</sup> your homeowners, personal auto, umbrella excess, and any other personal insurance policies, and our team will do the rest.

Urgent need? Just call us at **800-967-6543**. The majority of our clients tell us they were surprised by how quickly we were able to respond. And we understand the often confidential nature of personal insurance needs.

We look forward to your call.

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[1] [https://zoom.us/rec/share/g4bXj5U9niWsXIapfXLV8F6VGBBciu7-F\\_n7DDgmqnhh7aH8Dpv4J0Mk7qrk28sN.vHKjaCD28agc\\_Qlk?startTime=1611616305000](https://zoom.us/rec/share/g4bXj5U9niWsXIapfXLV8F6VGBBciu7-F_n7DDgmqnhh7aH8Dpv4J0Mk7qrk28sN.vHKjaCD28agc_Qlk?startTime=1611616305000)

[2] <https://www.vantreo.com/california-wildfire-insurance>

[3]

<mailto:executiveservices@vantreo.com?subject=Yes%20please%20give%20me%20a%20written%20analysis%20of%20my%20case>