

Threat of fire a problem for insureds in Tahoe-Truckee

By Melissa Siig, Moonshine Ink

About a year ago, Tahoe City resident Kevin Plumb received a letter from The Hartford that it would not be renewing his homeowner's insurance because his fire protection classification had jumped to a six. (The rating is from 1 to 10, with 1 being the least risky.)

Plumb, a contractor who had insured his West Shore house in the Talmont neighborhood for a decade with the company, was shocked. He had been a diligent homeowner and dedicated client. A few years ago during a home remodel project, Plumb cut down all the dead and dying trees from his property. He also had auto insurance and a second home insured with The Hartford. Nevertheless, he was given three months to find a new insurance carrier. After calling every major insurance company he could find, he finally had to settle with Lloyd's of London, and his insurance premiums tripled.

Plumb is not alone. Homeowners all around the basin and Truckee are seeing their homeowner's insurance policies not renewed or premiums increasing as insurance companies try to minimize their risks with regards to wildfire.

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