



THE FIRE PLUG

Fall Edition | 2024

www.kensingtonfire.org



KENSINGTON
FIRE PROTECTION DISTRICT



SHRED & MEDS

PAPER AND PHARMACEUTICAL DROP-OFF

**UNITARIAN UNIVERSALIST CHURCH
1 LAWSON ROAD KENSINGTON**

**SATURDAY OCTOBER 26TH
10:00am-12:00pm**

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Fire Marshal Chase Beckman walks with neighbors of Canon Drive, Parkside Ct., and Plateau Drive to help form the Tilden Firewise area.

Growing Stronger Together: Residents Embrace Firewise Across Kensington

Kensington is making impressive strides toward wildfire preparedness with the formation of multiple Firewise communities. The initiative began with Wildcat Firewise, officially recognized in 2023, encompassing parts of El Cerrito and Kensington along Kensington Road and surrounding streets. Since then, the Firewise movement has expanded, uniting residents to create a safer and more resilient community.

Maybeck Firewise received its recognition in 2024, following in the footsteps of Wildcat by organizing a community chipping day, a fire extinguisher inspection event, and a preparedness block party. Most recently, Redtail Ridge became officially recognized as the largest Firewise area in Kensington in September 2024. Tilden Firewise, bordering Redtail Ridge, East Bay Regional Parks, and Berkeley, is poised to become the fourth Kensington Firewise community.

...continued on page 2



COMMUNITY CHIPPING

FUNDED BY COUNTY MEASURE X

For more information, visit:
www.kensingtonfire.org/chipping

Residents Take Advantage of Community Chipping Resources to Reduce Wildfire Risk

Three community chipping days have taken place in Kensington to reduce vegetation and wildfire risk with more being planned. Take advantage of this service funded by Contra Costa County Measure X Wildfire Mitigation Program. If you have 10 neighbors who are interested in taking advantage of this program or need help getting others to participate, contact prepare@kensingtonfire.org to get started. This program is managed by Contra Costa County Fire Protection District and the chipping is performed by Contra Costa Fire Crew 12.

RED FLAG DAY NOTIFICATIONS

Preparing for high-risk days.



Stay informed and aware.
Register for alerts.



Prepare your go bag
before an emergency.



Park off-street. Back
into your driveway.



Register for Red Flag Warning
email notifications.
www.kensingtonfire.org/redflag



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Over 900 Kensington Residents Subscribe to Red Flag Warning Emails

Residents have signed up to receive Red Flag Warning emails. Don't miss out on an important reminder when a Red Flag Warning is declared for Kensington. When the National Weather Service declares a Red Flag Warning, vital preparedness information will be posted to the community. You have the option to receive this directly to your email. Subscribe to receive this information. This email service can also be used to notify residents of other preparedness information such as winter preparedness and sandbag availability during storms. To subscribe visit: www.kensingtonfire.org/redflag or scan the QR code above.

INSURANCE NONRENEWALS

Be proactive with nonrenewal notices.

CALIFORNIA NEWS

State Farm to non-renew 72,000 policies in California: These zip codes will be impacted the most

by: Iman Palm
Posted: Apr 8, 2024 / 02:43 PM PDT
Updated: Apr 8, 2024 / 02:52 PM PDT

US & WORLD // CALIFORNIA

California insurance crisis: Map shows which areas are hardest hit by nonrenewals

By Megan Fan Munce, Sriharsha Devulapalli

Updated July 26, 2024 6:27 p.m.

LOCAL NEWS

Bay Area zip codes top list where State Farm to discontinue homeowners insurance policies

Insurance Nonrenewals Impacting Kensington Residents

A representative from the California Insurance Commission recently attended a public meeting at the Kensington Library and encouraged residents to contact the commission with any questions and insurance concerns. The Department of Insurance doesn't have the legal authority to tell insurers what level of risk they must write or where they must write insurance; the department can monitor consistency in the insurance companies' decisions and ensure that their decisions are based on risk considerations and no other biases.

The California Insurance Commission provided a "Top Ten Tips for Finding Residential Insurance" if a nonrenewal is received from an insurance company. This list is provided on the next page (page 5).

This document is also available on the Kensington Fire Protection District Website:

www.kensingtonfire.org/insurancetips

Berkeley City Vice-Mayor Susan Wengraf hosted an Insurance Crisis Webinar that is now available online.

This webinar addressed the current landscape of problems related to home insurance non-renewals and the need to structure new rules to allow residents to protect their homes, reduce risk, and keep their coverage. To watch the recording scan the QR code or visit online:

www.kensingtonfire.org/berkeleyzoom.





RICARDO LARA

INSURANCE COMMISSIONER

California Department of Insurance

Top Ten Tips for Finding Residential Insurance

We are aware there has been an increase in nonrenewals and understand that residential insurance is getting harder to find in any area that insurers identify as having a higher than average risk of wildfire. While the Department of Insurance doesn't have the legal authority to tell insurers what level of risk they must write or where they must write insurance, we can monitor that they are consistent in their decisions and that their decisions are based on considerations of risk, not other biases. We are here to help you and have a number of tips to help you through this process.

- 1 If you get a nonrenewal notice, contact your insurer and ask if there are any specific actions you could take to mitigate your risk and retain your coverage.
- 2 If you think your nonrenewal was unfair, you may [file a complaint with us](#).
- 3 Don't let these actions delay starting your search for a new insurer. Make sure you have done everything you can do at your property to mitigate fire risk then start shopping for coverage.
- 4 In addition to contacting local agents or brokers in the vicinity of your home, you may wish to use our [Residential Insurance Company Contact List](#) that provides toll free numbers for over 50 insurers that are licensed to sell homeowners insurance. You can contact each of them to find the closest agent or broker or, in some cases, get a quote from them directly.
- 5 If you need help from an agent that speaks a specific language, you can use our [Find an Agent or Broker](#) tool to find one near you.
- 6 You can also utilize our [Homeowner Premium Comparison Tool](#) and [Homeowner Coverage Comparison Tool](#) to compare premiums and coverages.
- 7 If your agent cannot help you find coverage with an insurer other than the FAIR Plan, you or your agent should contact other agents and brokers who represent other insurers. Our [Home Insurance Finder](#) tool can help you find other agents in your region or beyond and tells you which insurers they represent.
- 8 Understand that the [California FAIR Plan](#) is available to every homeowner as a last option for coverage. The maximum limit written by the FAIR Plan on a residential property **for all coverages combined** is \$3,000,000. Because the coverage provided by a FAIR Plan policy is very limited, it is recommended that you supplement the FAIR Plan policy with a [Difference in Conditions](#) policy.
- 9 If none of these options work for you, you may try obtaining coverage in the non-admitted/surplus lines market. Ask your retail agent or broker if they are able to obtain coverage with a surplus lines insurer. If you need help finding a licensed insurance agent or broker, you can use our [Find an Agent or Broker](#) tool to find one near you.
- 10 If you prefer to speak live with our staff, you are always welcome to call the Department of Insurance toll free at 1-800-927-4357.

insurance.ca.gov 800.927.4357

EVACUATION
EVACUATION
IS YOUR
RESPONSIBILITY
RESPONSIBILITY
RESPONSIBILITY

KENSINGTON

WILDFIRE PREPAREDNESS STARTS AT HOME



www.kensingtonfire.org/zone

Have you finalized your wildfire evacuation plan?

If you had less than ten minutes to leave, how prepared are you?

Over the last few months, residents were asked about their evacuation plans. The Evacuation Is Your Responsibility campaign which was mailed to all Kensington households in June 2024 is a great starting point for planning how you can prepare for an evacuation.

Start your planning with these three questions:

- What will I bring with me when an evacuation is ordered?
- Where am I going to stay when an evacuation is ordered?
- What possible challenges can I work on now to make evacuation smoother?

To learn more about evacuation details for your neighborhood, visit www.kensingtonfire.org/zone.

For optimal preparedness, subscribe to the following alert platforms:



www.cwsalerts.com

www.nixle.com

protect.genasys.com

www.watchduty.org



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HAZARDOUS VEGETATION REMOVAL

REIMBURSEMENT GRANT PROGRAM

FILING PERIOD OPENS 1/1/2025

WWW.KENSINGTONFIRE.ORG/GRANT

Resources For Hazardous Vegetation Removal

A new program is coming to help residents improve fire safety around their homes by removing hazardous vegetation. This initiative, funded through the Kensington Fire Protection District, focuses specifically on the removal of high-risk plant species, such as juniper, which pose a significant fire threat to the community.

The Hazardous Vegetation Removal Program offers matching funds of up to \$2,000 per parcel to eligible Kensington properties. By participating, residents can significantly reduce the cost of removing hazardous vegetation and create a safer environment for their families and neighbors.

Eligible plant species for removal include juniper, bamboo, and other high-risk vegetation that can contribute to the spread of wildfire. Homeowners are encouraged to collaborate with their neighbors to form a collective application, increasing the effectiveness of the vegetation removal.

To apply, a neighborhood lead must register participating properties through the online application form. Once registered, a project coordinator designated by the district will validate the application and oversee the project's completion.

This program is part of KFPD's broader mission to enhance community resilience and promote fire safety. We encourage all eligible residents to take advantage of this opportunity to reduce wildfire risks and protect their homes.

For more details and to apply, visit Kensington Fire Hazardous Vegetation Removal Program at:
www.kensingtonfire.org/grant.

Paper Shredding & Medical Collection Event

The Kensington Fire Protection District in collaboration with the Kensington Police Department will hold a paper shredding and pharmaceutical collection event on Saturday, October 26th, 2024, from 10:00 a.m. until 12:00 p.m. This free event is for Kensington residents to learn more about making their homes and communities safer. The event will occur at the [Unitarian Universalist Church of Berkeley, One Lawson Road, in Kensington](#). It is not necessary to remove staples/clips, etc., from your papers. Shredding is done on-site, and all shredded documents are recycled by returning them to a paper mill.

The KPPCSD, in coordination with the DEA, will facilitate the National Prescription Drug Take-Back campaign to safely dispose of all unused or expired medications, including narcotics, pills, syrups, inhalers, etc.

We do not accept any household hazardous waste.

For more information, please visit:
www.kensingtonfire.org

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PAPER AND PHARMACEUTICAL DROP-OFF

**UNITARIAN UNIVERSALIST CHURCH OF BERKELEY
1 LAWSON ROAD KENSINGTON**

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