

Wildfire Checklist

This dwelling has been determined to be in an area that is exposed to wildfire. Please return the following questionnaire with photos attached to the Operations Center. A minimum 1% deductible is required on HO-W and RDP dwellings that are exposed to wildfire.

PHOTO REQUIREMENTS: Please attach a minimum of **four (4) photos** showing: each side of the home, defensible space around the home, and a photo of the access road to the home.

E-MAIL ADDRESS REQUIREMENT: A valid policyholder e-mail address is required as we will send quarterly wildfire loss mitigation e-mails to policyholders whose dwelling is exposed to wildfire.

Insert E-mail address: _____

Inspector Name: _____

Inspector Contact Phone Number: _____

Date of Inspection: _____

Area Type:

1. Please select all that apply:
 - Brush Area (defined as an area with vegetation dominated by shrubby, woody plants or low-growing trees)
 - Forested Area (defined as a large wooded area having a thick growth of trees and plants)
 - Heavy Terrain (defined as an area in mountains, canyons, or steep hills)
 - None of the above

Accessibility

1. Is the structure accessible year round to emergency vehicles?
 - Yes
 - No
2. Which of the following most accurately describes the surface of the access road to the residence?
 - Paved
 - Dirt
 - Gravel
 - Other – please describe: _____
3. Is the width of the access road 25 feet or more?
 - Yes
 - No
4. If the primary access road is blocked, is there an alternative route to the property?
 - Yes
 - No
5. Is the residence located on a steep hillside or slope (>30 degrees)?
 - Yes
 - No
6. If the dwelling is not visible from a public road, is the address clearly marked with light reflective material at the driveway entrance?
 - Yes
 - No

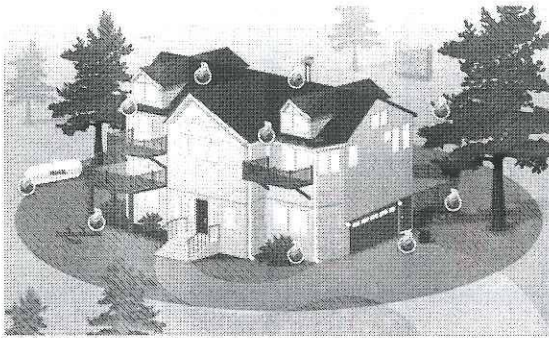
Defensible Space: Defined as an area free of flammable vegetation, dead or dying plants and trees, and unembedded stumps or logs. Surface litter (e.g. fallen leaves, twigs, needles, cones, and bark) should be reduced and alive plants and trees should be trimmed of dead and dying branches and foliage.

1. What is the defensible space from all structures?
 - Defensible space 200 feet or more from the structure(s)
 - Defensible space 100 feet or more from the structure(s)
 - Defensible space between 50 and 99 feet from the structure(s)
 - Defensible space between 30 and 49 feet from the structure(s)
 - Defensible space less than 30 feet from the structure(s)
2. Are all tree branches trimmed back a minimum of 10 feet from roof structures, chimneys/stovepipes, and the ground?
 - Yes
 - No – please describe: _____
 - N/A
3. Are combustible materials (e.g. firewood, arbors, pergolas, trellises, playground equipment) stored at least 30 feet away (uphill if on a slope) from structures at the residence?
 - Yes

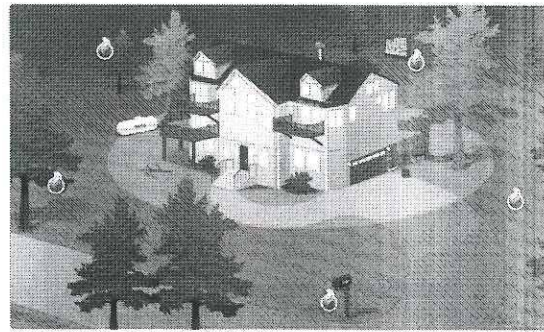
- No – please describe:
 - N/A
4. Are all dead trees within 50 feet of structures at the residence removed?
- Yes
 - No – please describe:
 - N/A
5. Do above ground storage tanks (including propane and oil) have a 10 foot area clear from debris and combustible material around the tank?
- Yes
 - No – please describe:
 - N/A

The following diagrams provide an illustration of defensible space from areas immediately surrounding the structure and extending out to the edges of the property line.

0-30 Foot Zone



30-200 Foot Zone



Risk Characteristics

1. Do all structures at the residence have an approved UL Class A roof (composition shingle, tile, metal, concrete, slate)?
 - Yes
 - No – please describe:
2. Do any structures at the residence have either of the following roof types: wood shingle or composition over wood shingle?
 - Yes – please describe:
 - No
3. Are the eaves on all structures at the residence enclosed? (Example: Enclosed Eaves)
 - Yes
 - No – please describe:
 - N/A
4. Are all roofs and gutters clear of debris (e.g. leaves, branches, twigs)?
 - Yes
 - No – please describe:
 - N/A
5. Are spark arrestors, constructed of metal screening with openings not exceeding 1/4 inch, installed on all chimneys and stovepipes?
 - Yes
 - No – please describe:
 - N/A
6. Are all raised decks and porches clear of accumulations and combustible material?
 - Yes
 - No – please describe:
 - N/A
7. Do any structures at the residence have wood siding?
 - Yes – please describe:
 - No

Comments: