

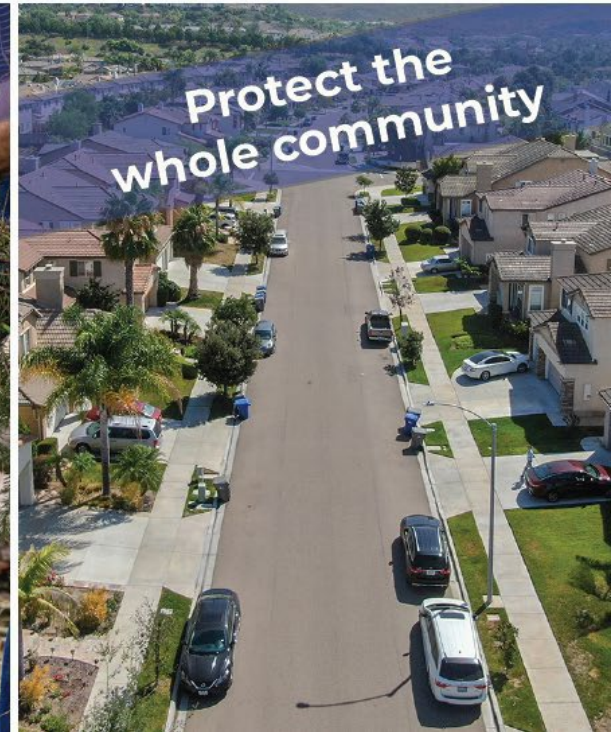
CALIFORNIA DEPARTMENT OF INSURANCE



Mary Beth Bykowsky

*Northern CA Outreach Analyst
Community Relations and Outreach Branch*

Being Safer from Wildfires Can Help With Your Insurance



RICARDO LARA
INSURANCE COMMISSIONER

California Department of Insurance



Protect your home or business

- Class A fire-rated roof
- 5-foot ember-resistant zone around the structure
- Noncombustible 6 inches at the bottom of walls
- Ember- and fire-resistant vents
- Double pane windows or added shutters
- Enclosed eaves



Protect the immediate surroundings

- Cleared vegetation and debris from under decks
- Move sheds and outbuildings at least 30 feet away
- Trim trees and remove brush in compliance with state and local defensible space laws



Protect the whole community

- Neighborhoods can form a Firewise USA community
- Cities, counties, and local districts can become certified as a Fire Risk Reduction Community

Transparency on Risk Scores

- **Provides consumers with transparency about their wildfire risk score that insurance companies assign to properties**
- **Give consumers the right to appeal their risk determination**

Homeowners' Associations and CA FAIR Plan

- **Regulation includes both residential and commercial insurance lines**
- **Property and buildings within an HOA will need to be recognized for the mandatory property-level mitigation factors in order to qualify for a discount**
- **HOAs may also qualify for other optional wildfire mitigation effort discounts**
- **CA FAIR Plan**

Summary

- **Greater community resilience**
- **Reduced losses from wildfires**
- **More insurance coverage for mitigated properties**

Online Tools

- **Top Ten Tips for Finding Residential Insurance**
- **Home Insurance Finder Tool**
- **File a Complaint**
- **Consumer Hotline: 1-800-927-4357
or website at
www.insurance.ca.gov**



QUESTIONS?

1-800-927-4357
insurance.ca.gov

