

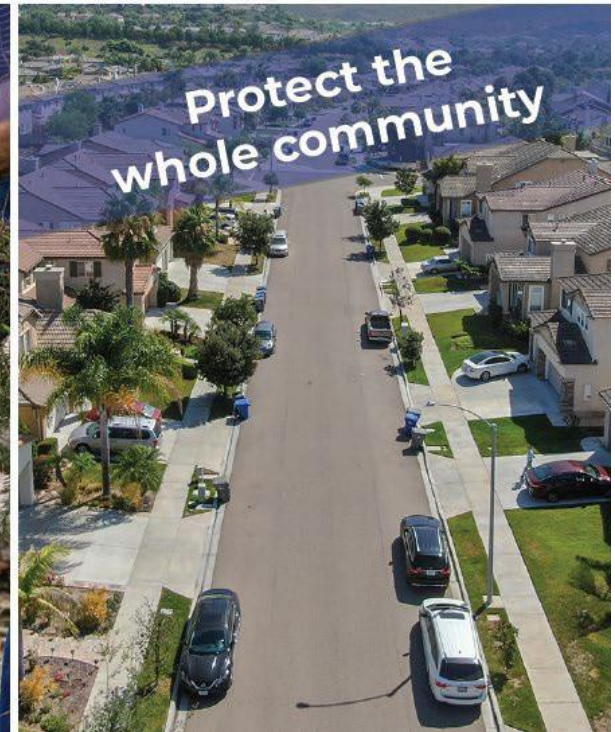
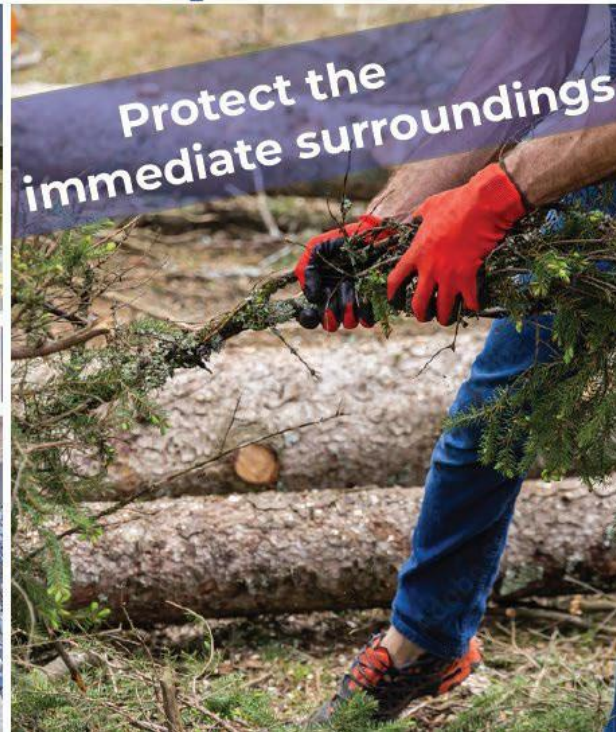
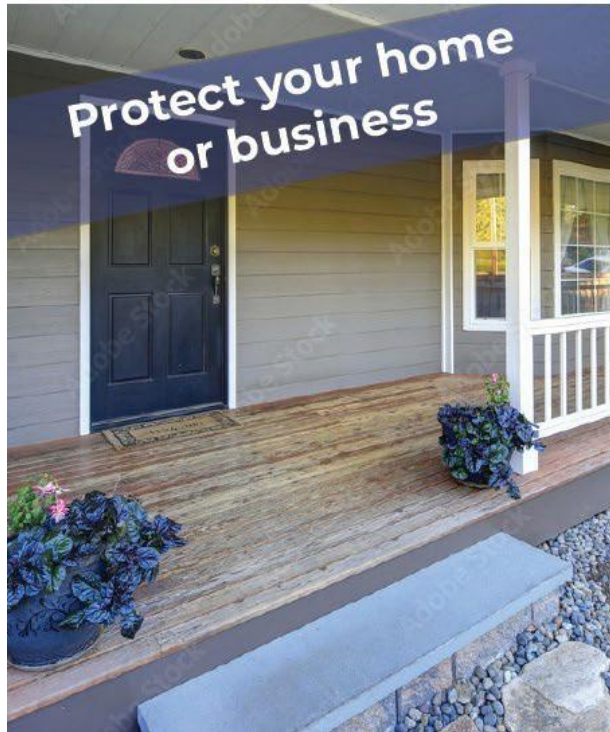
# CALIFORNIA DEPARTMENT OF INSURANCE



**Brenda Caloca**  
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](http://www.insurance.ca.gov)**



**QUESTIONS?**

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

