



August 5, 2021

Policy Number: [REDACTED]  
Agent: Leavitt Central Coast  
(831) 424-6404

Dear Valued Customer:

**WE ARE PLEASED TO ANNOUNCE THE INTRODUCTION OF NEW WILDFIRE MITIGATION DISCOUNTS THAT YOUR HOME MAY BE ELIGIBLE TO RECEIVE.**

**Wildfire Mitigation Discount: Community Level**

Your home is eligible for a discount if it is located within a community or site that meets at least one of the following designations or criteria:

- Recognized by the Firewise USA® Recognition Program (<https://www.nfpa.org/Public-Education/Fire-causes-and-risks/Wildfire/Firewise-USA/>);
- Designated as a shelter-in-place community (<https://www.rsf-fire.org/shelter-in-place/>); or
- A community with active annual fuel mitigation efforts in place, including, but not limited to, burns or vegetation thinning to establish buffers of defensible space.

**Wildfire Mitigation Discount: Property Level**

Your home may be eligible for an additional discount if it meets and maintains a combination of defensible space and home hardening requirements.

*Defensible Space*

Per CalFire, "Defensible space is essential to improve your home's chance of surviving a wildfire. It's the buffer you create between a building on your property and the grass, trees, shrubs, or any wildland area that surround it."<sup>1</sup>

For discount purposes, defensible space is evaluated in zones starting at 5, 30 and 100 feet from the dwelling. The evaluation is based upon a site inspection, photographs and/or other imagery.

*Home Hardening*

Home hardening is evaluated based upon your home's structural characteristics. Homes that qualify for a discount are those constructed with non-combustible and ignition resistant materials. Qualifying criteria are listed below:

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<sup>1</sup> <https://www.readyforwildfire.org/prepare-for-wildfire/get-ready/defensible-space/>

- Year built
  - If your home was built in 2008 or later, no further action is needed on your part for the home-hardening evaluation. Your home is automatically receiving the best available structure score based upon building codes in effect at the time your home was built.
- Roof type
  - Concrete or clay tile, asphalt fiberglass, architectural composition, metal
- Siding type
  - Non-combustible or ignition resistant
- A combination of at least two of the criteria below:
  - Multi-paned windows
  - Metal mesh screens for gutters (if present)
    - 1/8<sup>th</sup> and 1/16<sup>th</sup> metal mesh screens
  - Vents covered with qualifying ember-resistant metal mesh screens
    - 1/8<sup>th</sup> and 1/16<sup>th</sup> metal mesh screens
  - The type of materials used to construct decks, patios, porches, fences, outbuildings and/or balconies (if present)
    - Non-combustible or ignition resistant

Qualification for wildfire mitigation discounts must be confirmed through documentation and is subject to verification via inspection. Qualification is also subject to review annually prior to renewal.

If you think you may qualify for a discount or if you have any questions regarding wildfire mitigation discounts, please contact your agent at the phone number listed above.

**California Automobile Insurance Company**