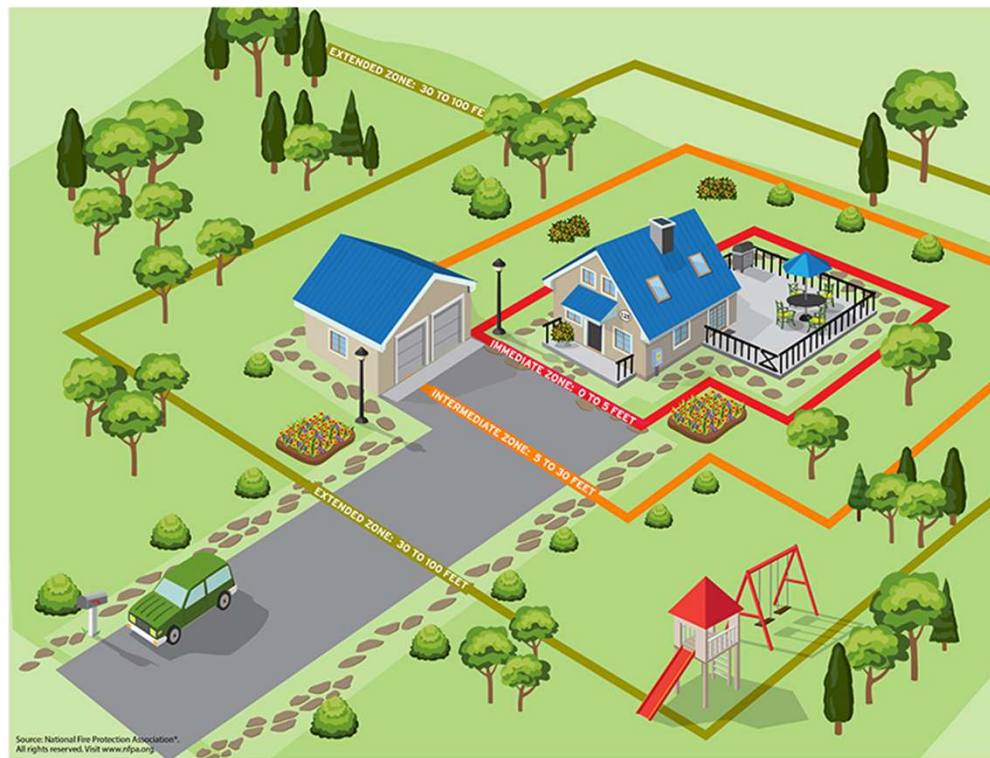
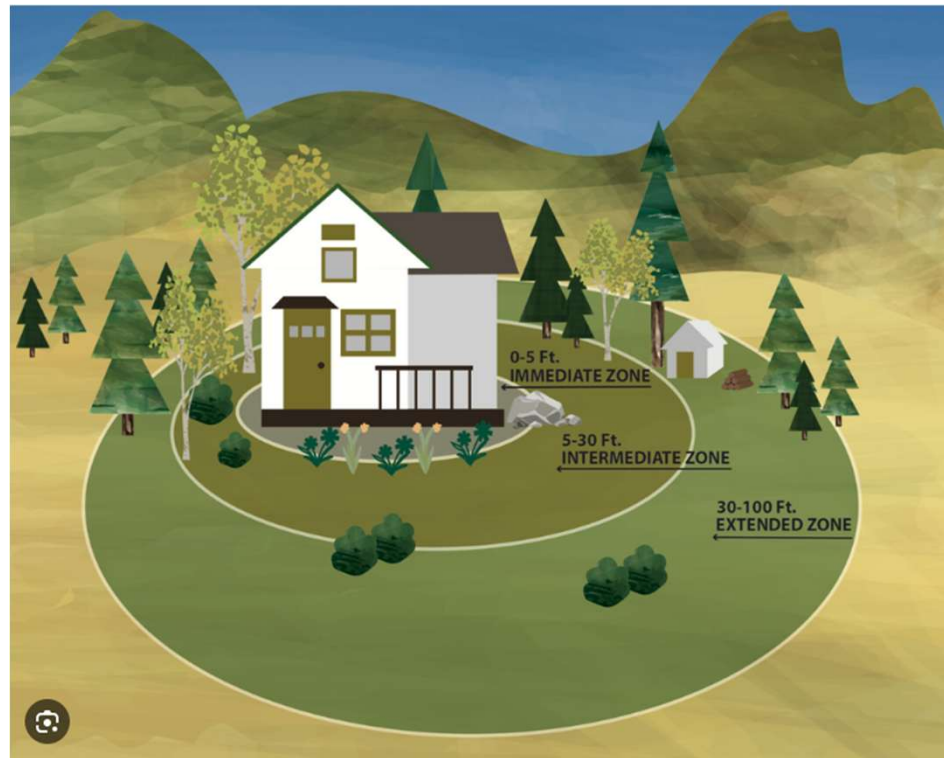


Brush Mitigation and Insurance

What is the Home Ignition Zone? 0-100'



Another view of the 100' zone



What needs to be done in the 0-5' zone?

- No tree's within 5'
- No branches overhanging roof
- No dead vegetation
- Grass mowed to under 6"
- Flashing where wood meets wood (fence or deck meets siding)
- Mesh under decks not 4' above the ground
- No wood piles

What needs to be done in the 5-30' zone?

- No dead vegetation
- Grass mowed to under 6"
- Trees pruned 6' or 1/3 height of tree (Whichever is less)
- No wood piles
- Proper canopy spacing

What needs to be done in the 30-100' zone?

- No dead vegetation
- Grass mowed to under 6"
- Trees pruned 6' or 1/3 height of tree (Whichever is less)
- No wood piles within 30' of combustible materials
- Proper canopy spacing

What needs to be done in the 100' – 200' zone?

- No dead vegetation
- Grass mowed to under 6"
- Trees pruned 6' or 1/3 height of tree (Whichever is less)
- Proper canopy spacing

Mesh



Flashing



Flashing tape

3M 425 Aluminum Foil Tape - 6" x 60 yds



[Enlarge](#)

Protect parts and surfaces from chemicals, moisture, flame, heat and light.

- Mask surfaces for paint stripping and patch tears in truck trailers and aircraft.
- Seal out moisture and reflect heat in large appliances.
- Excellent long-term indoor and outdoor protection.
- Flame resistant. Meets UL 746C, UL 723, Class "L" and F.A.R. 25.853(a).
- Handles temperatures from -65°F to 300°F.
- Aluminum foil backing with acrylic adhesive.

Questions

The MFD's recommendations seem to differ from similar info received from insurance companies/inspectors regarding ground cover, vegetation, spacing, etc.

- This is correct. Generally, we are in alignment. However, MFD doesn't insure your home – they don't get the last word.
- If the insurance company wants one thing and MFD suggests something else, the insurance company wins, or you don't have insurance.
- More conservative approach is best – Satisfy both

What is this area's fire risk rating? What is highest and lowest risk and what is the difference in cost of premiums? What can we do not only to lower the risk of wildfire, but also to have a real impact on insurability and cost of premiums?

Town Class

County:

EL PASO

County Code:

021

Town Class:

8B

Split Town Class:

NOT SPLIT

Fire Department:

TRI LAKES MONUMENT FPD

Miles To Fire Department Applied By:

ISO MFD RANGE APPLIED

Miles To Responding Fire Department:

02

Subscription Fire District Area:

NO

ISO Determination:

ADDRESS

PPC Applied:

ISO ALTERNATE PPC NOT APPLIED

Address:

STANDARDIZED ADDRESS

City Code:

106

Close

How does the fire risk rating of Tall Pines Ranch compare to neighboring developments (Arrowwood or Kings Deer)? Are fire risk ratings done individually for each home? For each individual neighborhood? Or for the entire area of multiple neighborhoods? Are we all judged equally for fire risk, no matter how much mitigation we accomplish in our neighborhood? Is there anything that our neighborhood can do to have an impact on fire risk rating and therefore insurance premiums?

- Currently zip codes drive brush inspection requirements.
- Work is being done to separate zip codes into communities and neighborhoods – but we're not there yet.
- Everyone in 80132 has the same mitigation requirements
- We expect to be able to rate based on neighborhood mitigation efforts in the near future. It will make a difference!

Less than 20% of the homes in Tall Pines Ranch have completed the MFD assessments, even though most homeowners have done a pretty good job with fire mitigation. Our Firewise committee would like to see every homeowner in the neighborhood go through the assessment process. We would like to entice homeowners to do this with the expectation that it might lower their homeowner's insurance rates. But would it?

- Future state – Yes.
- For now, YOU need 100' of defensible space
- Fires don't care who owns the property
- If you don't own 100' around your home and your neighbor won't mitigate, you're screwed!

Is there a discount for mitigating?

- There is no discount for mitigating – If you fail an inspection, you either mitigate or your policy will simply be cancelled or non-renewed.

We were told by MFD that a CO state law prohibits insurance cancellation due to fire risk. Is this so?

- Absolutely untrue. We cancel policies every day for failure to mitigate fire risk.

In a given area does the insurance company have a limit to the number of policies in place? ie: spreading the risk.

- Yes – Many insurance companies have left Colorado because they are not able to handle the risk
- Some have limited new business. Many ways to do this even if it's not official.
- All companies consider how much of the share of risk they can handle
- Fair Plan is a terrible idea!

If you drive down Lake Ave. you will notice the density and proximity of trees. MFD will not send fire equipment down that road during a fire emergency. how does this impact insurance rates? we don't want to fight our neighbors, but this leaves us with out a second exit option. suggestions?

- At this time, we only care about your 100' area.
 - Year-round access
 - Distance to responding fire department
 - Distance to fire hydrant

What can we do if the homeowner can't or won't mitigate?

Coverage Detail

Coverage	Limits of Liability	Applicable Deductible(s)
Dwelling Protection - without Building Structure Reimbursement Extended Limits	\$1,011,448	•\$2,500 all other peril deductible applies •\$20,229 windstorm and hail deductible applies •\$20,229 fire lightning or smoke deductible applies
Other Structures Protection	\$180,000	•\$2,500 all other peril deductible applies •\$20,229 windstorm and hail deductible applies •\$20,229 fire lightning or smoke deductible applies
Personal Property Protection - Reimbursement Provision	\$150,000	•\$2,500 all other peril deductible applies •\$20,229 windstorm and hail deductible applies •\$20,229 fire lightning or smoke deductible applies

What can we do if the homeowner can't or won't mitigate?

- We do have options for those homeowners who are unwilling or unable to mitigate to the Firewise standards.
 - Non-Admitted carriers are able to customize a policy to meet their own risk tolerance. They may charge a higher premium, provide lower coverage and/or features and benefits and do not have the same consumer protections as admitted carriers.
 - A non-admitted insurance carrier is an insurance company that is not licensed to operate in a specific state but can still offer insurance products there. Unlike admitted carriers, which are regulated by state insurance departments and must comply with local laws and standards, non-admitted insurers do not have to meet these requirements. Consequently, they can offer more flexible or specialized products, but they also do not have the same level of consumer protections and oversight. This might appeal to businesses or individuals seeking coverage for unique or high-risk situations that admitted carriers might not provide.