

CALIFORNIA NOTICE - EXPLANATION OF WILDFIRE RISK CLASSIFICATION AND WILDFIRE MITIGATION CREDIT REQUEST FORM

Location of "Building Being Evaluated":

<Property Address>

A. Your Wildfire Risk Mitigation Classification

In response to Cal. Code Regs. § 2644.9. Consideration of Mitigation Factors; Wildfire Risk Models, we are notifying you that:

1. With respect to your policy premium as an existing customer of ours, or your quotation of insurance premium as an applicant to us, they in part, reflect our use of a "Wildfire Risk Model", which considers a number of factors to determine the overall risk that the "Building Being Evaluated" will suffer a wildfire loss, and
2. This scoring model is used to determine eligibility for our program and is also used in part to determine the appropriate premium for your policy.
3. A copy of your score is provided below, along with:
 - a. The range of such classifications that could possibly be assigned to you;
 - b. The relative position of the classification assigned to you within that range of possible classifications, and the impact of the classification on the premium; and
 - c. An explanation of why you received the assigned classification.

Wildfire Risk Score of the "Building Being Evaluated"	<##>
Classification Range	[1 - 50] - [1 - 31] (low to high risk)
Relative position of the Wildfire Risk Score of the "Building Being Evaluated"	<##/50> - <##/31>
Estimated impact of the Wildfire Risk Score on the premium charged for your policy	<%> Wildfire Risk Score affects the Wildfire peril
Factors impacting the Wildfire Risk Score calculated for the "Building Being Evaluated"	Our "Wildfire Risk Model" is used to predict both the likelihood and severity of wildfire to the "Building Being Evaluated". The model considers a number of factors, the weighting of which depends on whether your property is in a Wildland, Intermix, or Interface area. Such factors include but are not limited to: topography (slope and elevation), the distance to the closest fire station, historical loss data, wind-aligned roads, distance to power transmission lines, community vegetation cover, community access/egress, and the distance to a body of water.

4. Additionally, we offer a wildfire mitigation discount that may vary in amount depending on the mitigation measures that you have taken to protect your property from wildfire and your community's wildfire preparedness. The applicable discount is based on an evaluation of the Community-level Mitigation Designations and Property-level Mitigation Efforts identified in Paragraphs **B.** and **C.** below. Please note that the actual available premium credit may vary due to the application of any other discounts or credits.

IMPORTANT: Wildfire mitigation discounts are applicable only to the portion of your premium that is attributable to wildfire risk. Depending on location and other factors, not all California policies are charged a wildfire premium. If the Maximum Premium Credits Available shown in Sections B. and C. below are \$0, this means that you are not being charged a wildfire premium and wildfire mitigation discounts are therefore not available for your policy.

5. We also provide you with:

- a. Which mitigation measure or measures can be taken by you to lower the wildfire risk classification; and
- b. The amount of premium reduction you would realize as a result of performing each such measure under our rating plan that is in effect at the time.

If you disagree with any classification, you have the right to appeal (refer to Paragraphs D., and E. below).

Refer to your policy Declarations page for the Wildfire Mitigation credit currently applied to your policy, if any.

B. Community Level Mitigation Designations

This discount is automatically applied by the Company if the "Building Being Evaluated" is eligible.

Description	Maximum Premium Credit Available	Discount Applied?
The "Building Being Evaluated" is situated in a:		
a. Fire Risk Reduction Community listed by the Board of Forestry pursuant to Public Resources Code section 4290.1	[\$#.00]	[Yes/No]
b. "Firewise USA Site in Good Standing"	[\$#.00]	[Yes/No]
Note: In the event that a "Building Being Evaluated" is situated in a community that has attained both of the designations in items a. and b. above, and both designations are present at the same time, the maximum credit to be applied for Community-level Mitigation Designations is \$[#.00]. If the Community-level Mitigation Designations described in items a. and b. above have not both been attained, or they are not present at the same time, the maximum credit to be applied for Community-level Mitigation Designations is \$[#.00].		

C. Property-Level Mitigation Efforts

1. Measures Addressing The Immediate Surroundings Of The "Building Being Evaluated"

Description of Mitigation Measure	Maximum Premium Credit Available	Discount Applied?
Clearing of vegetation and debris from under decks	[\$#.00]	[Yes/No]
Clearing of vegetation, debris, mulch, stored combustible materials, and any and all movable combustible objects, from the area within five (5) feet of the "Building Being Evaluated"	[\$#.00]	[Yes/No]
Incorporation of only noncombustible materials into that portion of any improvements to the property on which the "Building Being Evaluated" is located, including fences and gates, which is situated within five (5) feet of the "Building Being Evaluated"	[\$#.00]	[Yes/No]
Removal or absence of combustible structures, including sheds and other outbuildings, from the area within thirty (30) feet of the "Building Being Evaluated" or, in the event that you do not control the entirety of the area extending thirty feet from the "Building Being Evaluated", removal of combustible structures from as much of such area as is under your control	[\$#.00]	[Yes/No]
Whether the property upon which the "Building Being Evaluated" is situated complies with Section 4291 of the Public Resources Code, and any applicable local ordinances, governing defensible space	[\$#.00]	[Yes/No]

2. Building Hardening Measures

Description of Mitigation Measure	Maximum Premium Credit Available	Discount Applied?
The "Building Being Evaluated" has:		
• A "Class-A Fire Rated Roof"	[\$#.00]	[Yes/No]
• "Enclosed Eaves"	[\$#.00]	[Yes/No]
• "Fire Resistant Vents"	[\$#.00]	[Yes/No]
• Multi-pane windows, including dual pane windows, or functional shutters, which when closed, cover the entire window and do not have openings	[\$#.00]	[Yes/No]
• At least six (6) inches of noncombustible vertical clearance at the bottom of the exterior surface of the building, measured from the ground up	[\$#.00]	[Yes/No]

D. Your Right To Appeal

If you disagree with the assignment of a wildfire risk classification, you have the right to appeal that assignment directly to us either orally or in writing. If you appeal a wildfire risk classification, we are required to acknowledge receipt of your appeal in writing. We are required to respond to the appeal in writing with a reconsideration and decision after receiving the appeal. In the event that your appeal is denied, we are required to, upon request by the California Department Of Insurance (Department), forward a copy of your appeal, and our response, to the Department.

Please contact us at the number shown on your declarations page to verbally request an appeal. Written appeals may be submitted by email to CAWFAppeals@homesite.com, or mailed to:

Homesite Insurance
P.O. Box 5300
Binghamton, NY 13902-9953

E. Representation By Agent Or Broker

If you are represented by an agent or broker, or we are represented by an agent with respect to your policy or your application, you may appeal orally or in writing to the agent or broker the assignment of wildfire mitigation characteristic(s), who should forward that appeal to us after receiving the appeal from you. We are required to acknowledge receipt of your appeal in writing to you and the agent or broker after receipt of the appeal from the agent or broker. We are required to respond to your appeal to you and the agent or broker with a written reconsideration and decision of the appeal after receiving your appeal from the agent or broker. If your appeal is denied, we are required to, upon request by the Department, forward a copy of your appeal, and our response, to the Department.

F. Definitions

1. "Building Being Evaluated" means the residential or commercial structure in question and includes decks that are attached to or abut the structure.
2. "Class-A Fire Rated Roof" is a roof that receives a Class A rating when tested in accordance with ASTM E108 or UL 790.
3. "Enclosed Eaves" are roof eaves that have either (1) boxed-in roof eave soffits with a horizontal underside or (2) an exterior covering applied to the underside of the rafter tails supporting the eaves, which covering is sloped corresponding to the slope of the rafter tails. Enclosed Eaves are thus distinguishable from open roof eaves, whose rafter tails are exposed.
4. "Fire-Resistant Vents" are vents, including but not limited to ventilation openings for enclosed attics, enclosed eave soffit spaces, enclosed rafter spaces formed where ceilings are applied directly to the underside of roof rafters, and underfloor ventilation openings, that are fully covered with wildland flame and ember resistant vents approved and listed by the California State Fire Marshal or with vents listed to the ASTM E2886 standard.

5. "Firewise USA Site in Good Standing" is a community that, at the time the "Building Being Evaluated" is rated, is recognized as such by the National Fire Protection Association, a Massachusetts 501(c)(3) corporation.
6. "Wildfire Risk Model" means any tool, instrumentality, means or product, including but not limited to a map-based tool, computer-based tool or a simulation, that is used by an insurer, in whole or in part, to measure or assess the wildfire risk associated with a residential or commercial structure for the purposes of:
 - a. Classifying individual structures according to their wildfire risk; or
 - b. Estimating losses corresponding to such wildfire risk classifications.

Wildfire Mitigation Credit Request Form

Policy Number: <Policy Number>
Named Insured: <Named Insured 1>
<Named Insured 2>

Location of the "Building Being Evaluated":
<Property Address>

In order to apply for the available wildfire mitigation discounts described below, please return this form as the cover letter, indicate which credits you are applying for, and provide evidence of your property's community-level designation or confirming that the property-level mitigation measure has been completed. Such evidence may include reasonably detailed receipts and/or contractor invoices, and/or clear color photographs. If including photographs, include a photograph showing the property address. This form may be returned by email to: customerservice@homesite.com or by U.S. Mail to:

Homesite Insurance
P.O. Box 5300
Binghamton, NY 13902-9953

<Underwriting Company> reserves the right to determine the sufficiency of the documentation provided and to periodically request updated support for the continued application of any credit(s) applied to your policy. We may require an inspection of your property at any time, which will be conducted by a third-party vendor of our choosing. Failure to allow inspection may result in a denial of your request for any mitigation credit(s) to be applied to your policy.

IMPORTANT: Wildfire mitigation discounts are applicable only to the portion of your premium that is attributable to wildfire risk. Depending on location and other factors, not all California policies are charged a wildfire premium. If the Maximum Premium Credits Available shown in Sections B. and C. above are \$0, this means that you are not being charged a wildfire premium and wildfire mitigation discounts are therefore not available for your policy.

Description of Community-Level Designation	Applying for this credit?
The "Building Being Evaluated" is situated in a:	
Fire Risk Reduction Community listed by the Board of Forestry pursuant to Public Resources Code section 4290.1	Yes ☐ No ☐
"Firewise USA Site in Good Standing"	Yes ☐ No ☐

Description of Property-Level Mitigation Measure	Applying for this credit?
Clearing of vegetation and debris from under decks	Yes ☐ No ☐
Clearing of vegetation, debris, mulch, stored combustible materials, and any and all movable combustible objects, from the area within five (5) feet of the "Building Being Evaluated"	Yes ☐ No ☐
Incorporation of only noncombustible materials into that portion of any improvements to the property on which the "Building Being Evaluated" is located, including fences and gates, which is situated within five (5) feet of the "Building Being Evaluated"	Yes ☐ No ☐

Removal or absence of combustible structures, including sheds and other outbuildings, from the area within thirty (30) feet of the "Building Being Evaluated" or, in the event that you do not control the entirety of the area extending thirty feet from the "Building Being Evaluated", removal of combustible structures from as much of such area as is under your control	Yes ☐	No ☐
Whether the property upon which the "Building Being Evaluated" is situated complies with Section 4291 of the Public Resources Code, and any applicable local ordinances, governing defensible space	Yes ☐	No ☐
The "Building Being Evaluated" has a "Class-A Fire Rated Roof"	Yes ☐	No ☐
Description of Property-Level Mitigation Measure	Applying for this credit?	
The "Building Being Evaluated" has "Enclosed Eaves"	Yes ☐	No ☐
The "Building Being Evaluated" has "Fire Resistant Vents"	Yes ☐	No ☐
The "Building Being Evaluated" has multi-pane windows, including dual pane windows, or functional shutters, which when closed, cover the entire window and do not have openings	Yes ☐	No ☐
The "Building Being Evaluated" has at least six (6) inches of noncombustible vertical clearance at the bottom of the exterior surface of the building, measured from the ground up	Yes ☐	No ☐

For your protection California law requires the following to appear on this form:

Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Signature of Named Insured: _____

Date: _____

Wildfire Risk Score – Request For Appeal

Policy Number: <Policy Number>
Named Insured: <Named Insured 1>
<Named Insured 2>

Location of the “Building Being Evaluated”:
<Property Address>

If you disagree with your property’s Wildfire Risk Score, you have the right to appeal that assignment directly to us either orally or in writing.

Written appeals may be submitted by returning a copy of this form by email to CAWFAppeals@homesite.com or U.S. Mail:

Homesite Insurance
P.O. Box 5300
Binghamton, NY 13902-9953

Please provide any information that you feel supports your appeal in the box below. You may attach a separate sheet if necessary. If you appeal a wildfire risk classification, we will acknowledge receipt of your appeal in writing and will provide you with a written decision after reviewing your submission.

Signature of Named Insured: _____

Date: _____