

Wildfire Mitigation & Homeowners Insurance

*What Indian Mountain residents can ask, document and share
with their insurance provider*

Living in a recognized Firewise USA community and completing wildfire mitigation work can be helpful when talking with your insurance company, but it does not automatically guarantee a discount, lower premium or renewal. Each insurance company handles wildfire risk differently. The best step is to document the work you have completed, tell your insurance provider that Indian Mountain is a recognized Firewise USA community and ask for a wildfire mitigation review.

What to ask your insurance provider

- Do you offer a discount, credit, premium adjustment or underwriting consideration for living in a recognized Firewise USA community?
- Do you recognize community-level mitigation, including Indian Mountain's Firewise recognition?
- Do you offer property-specific credits for defensible space, Home Ignition Zone work, roof/gutter cleaning, noncombustible immediate-zone work, ember-resistant vents, Class A roofing, noncombustible siding, skirting/deck improvements or other home-hardening work?
- What documentation do you require to evaluate completed work on my property?
- Can my wildfire risk score or classification be updated based on the documentation I provide?
- If my risk score, classification or mitigation discount does not seem accurate, what is your review or appeal process?

Property-specific documentation to keep

- Before-and-after photos of wildfire mitigation or home-hardening work.
- Receipts or invoices for tree work, slash removal, gutter guards, vent upgrades, roofing, skirting, deck modifications or other improvements.
- Dates work was completed and who completed it, including volunteer or homeowner labor.
- A simple property map or sketch showing the home, decks, outbuildings, driveway and treated areas.
- Notes showing work by zone: immediate zone 0-5 feet, intermediate zone 5-30 feet and extended zone 30-100 feet or farther where practical.

Need proof of Firewise recognition? The Indian Mountain Firewise recognition certificate is available at IMPOA.net. You can share it with your insurance provider as part of your wildfire mitigation review request.

This resource is for general information only. Insurance eligibility, credits and underwriting decisions vary by insurance provider and policy. Contact your insurance provider directly for requirements.