

[REDACTED] INSURANCE COMPANY
[REDACTED] PROPERTY AND CASUALTY INSURANCE COMPANY
MULTI-PERIL HOMEOWNER PROGRAM
CALIFORNIA NOTICE – EXPLANATION OF WILDFIRE RISK CLASSIFICATION

Location Of "Building Being Evaluated":

[REDACTED] SLICERS CIR AGOURA CA 91301-1947

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 classification(s) of a wildfire mitigation characteristic(s) associated with the "Building Being Evaluated"; and
2. Such classification(s) includes an evaluation of the Community-level Mitigation Designations and Property-level Mitigation Efforts identified in Paragraphs **B.** and **C.** below used by us as part of our premium determination process including:
 - 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.
3. 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).



B. Community-level Mitigation Designations

The "Building Being Evaluated" is situated in a:

1. Fire Risk Reduction Community listed by the Board of Forestry pursuant to Public Resources Code Section 4290.1.

Maximum Premium Credit Percent Possible To Realize:	0.5 %
Your Classification Provided A Premium Credit Percentage Of:	0 %
Annual Premium Credit Possible To Realize:	\$ 8.77
Your Classification Realized An Annual Premium Credit Of:	\$ 0
This specific premium credit:	
<input type="checkbox"/>	Was provided as the building was classified to be situated in this type of community.
<input type="checkbox"/>	Was provided as evidence we received from you or third-party confirmed the building should be classified to receive this mitigation credit.
<input type="checkbox"/>	Was not provided as the building was classified to not be situated in this type of community.
<input checked="" type="checkbox"/>	Was not provided as we are unable to classify if this building is in this type of community.
<input type="checkbox"/>	Other:

2. "Firewise USA Site in Good Standing".

Maximum Premium Credit Percent Possible To Realize:	0.5 %
Your Classification Provided A Premium Credit Percentage Of:	0.5 %
Annual Premium Credit Possible To Realize:	\$ 8.77
Your Classification Realized An Annual Premium Credit Of:	\$ 8.77
This specific premium credit:	
<input type="checkbox"/>	Was provided as the building was classified to be situated in this type of community.
<input checked="" type="checkbox"/>	Was provided as evidence we received from you or third-party confirmed the building should be classified to receive this mitigation credit.
<input type="checkbox"/>	Was not provided as the building was classified to not be situated in this type of community.
<input type="checkbox"/>	Was not provided as we are unable to classify if this building is in this type of community.
<input type="checkbox"/>	Other:



C. Property-level Mitigation Efforts

1. Measures Addressing The Immediate Surrounds Of The Building Being Evaluated

a. Clearing of vegetation and debris from under decks.

Maximum Premium Credit Percent Possible To Realize:	0.5 %
Your Classification Provided A Premium Credit Percentage Of:	0 %
Annual Premium Credit Possible To Realize:	\$ 8.73
Your Classification Realized An Annual Premium Credit Of:	\$ 0
This specific premium credit:	
<input type="checkbox"/>	Was provided as an inspection confirmed classification for completion of this mitigation measure.
<input type="checkbox"/>	Was provided as evidence we received from you or third-party confirmed the building should be classified to receive this mitigation credit.
<input type="checkbox"/>	Was not provided as an inspection determined classification for non-completion of this mitigation measure.
<input checked="" type="checkbox"/>	Was not provided as we are unable to classify if this mitigation measure has been completed.
<input type="checkbox"/>	Other:

b. 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".

Maximum Premium Credit Percent Possible To Realize:	0.5 %
Your Classification Provided A Premium Credit Percentage Of:	0 %
Annual Premium Credit Possible To Realize:	\$ 8.73
Your Classification Realized An Annual Premium Credit Of:	\$ 0
This specific premium credit:	
<input type="checkbox"/>	Was provided as an inspection confirmed classification for completion of this mitigation measure.
<input type="checkbox"/>	Was provided as evidence we received from you or third-party confirmed the building should be classified to receive this mitigation credit.
<input type="checkbox"/>	Was not provided as an inspection determined classification for non-completion of this mitigation measure.
<input checked="" type="checkbox"/>	Was not provided as we are unable to classify if this mitigation measure has been completed.
<input type="checkbox"/>	Other:



- c. 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".

Maximum Premium Credit Percent Possible To Realize:	0.5 %
Your Classification Provided A Premium Credit Percentage Of:	0 %
Annual Premium Credit Possible To Realize:	\$ 8.73
Your Classification Realized An Annual Premium Credit Of:	\$ 0
This specific premium credit:	
<input type="checkbox"/>	Was provided as an inspection confirmed classification for completion of this mitigation measure.
<input type="checkbox"/>	Was provided as evidence we received from you or third-party confirmed the building should be classified to receive this mitigation credit.
<input type="checkbox"/>	Was not provided as an inspection determined classification for non-completion of this mitigation measure.
<input checked="" type="checkbox"/>	Was not provided as we are unable to classify if this mitigation measure has been completed.
<input type="checkbox"/>	Other:

- d. 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.

Maximum Premium Credit Percent Possible To Realize:	0.5 %
Your Classification Provided A Premium Credit Percentage Of:	0 %
Annual Premium Credit Possible To Realize:	\$ 8.73
Your Classification Realized An Annual Premium Credit Of:	\$ 0
This specific premium credit:	
<input type="checkbox"/>	Was provided as an inspection confirmed classification for completion of this mitigation measure.
<input type="checkbox"/>	Was provided as evidence we received from you or third-party confirmed the building should be classified to receive this mitigation credit.
<input type="checkbox"/>	Was not provided as an inspection determined classification for non-completion of this mitigation measure.
<input checked="" type="checkbox"/>	Was not provided as we are unable to classify if this mitigation measure has been completed.
<input type="checkbox"/>	Other:



- e. 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.

Maximum Premium Credit Percent Possible To Realize:	0.5 %
Your Classification Provided A Premium Credit Percentage Of:	0 %
Annual Premium Credit Possible To Realize:	\$ 8.73
Your Classification Realized An Annual Premium Credit Of:	\$ 0
This specific premium credit:	
<input type="checkbox"/>	Was provided as an inspection confirmed classification for completion of this mitigation measure.
<input type="checkbox"/>	Was provided as evidence we received from you or third-party confirmed the building should be classified to receive this mitigation credit.
<input type="checkbox"/>	Was not provided as an inspection determined classification for non-completion of this mitigation measure.
<input checked="" type="checkbox"/>	Was not provided as we are unable to classify if this mitigation measure has been completed.
<input type="checkbox"/>	Other:

2. Building Hardening Measures

The "Building Being Evaluated" has:

- a. "Class-A Fire Rated Roof".

Maximum Premium Credit Percent Possible To Realize:	0.5 %
Your Classification Provided A Premium Credit Percentage Of:	0 %
Annual Premium Credit Possible To Realize:	\$ 8.73
Your Classification Realized An Annual Premium Credit Of:	\$ 0
This specific premium credit:	
<input type="checkbox"/>	Was provided as an inspection confirmed classification for completion of this mitigation measure.
<input type="checkbox"/>	Was provided as evidence we received from you or third-party confirmed the building should be classified to receive this mitigation credit.
<input type="checkbox"/>	Was not provided as an inspection determined classification for non-completion of this mitigation measure.
<input checked="" type="checkbox"/>	Was not provided as we are unable to classify if this mitigation measure has been completed.
<input type="checkbox"/>	Other:



b. "Enclosed Eaves".

Maximum Premium Credit Percent Possible To Realize:	0.5 %
Your Classification Provided A Premium Credit Percentage Of:	0 %
Annual Premium Credit Possible To Realize:	\$ 8.73
Your Classification Realized An Annual Premium Credit Of:	\$ 0
This specific premium credit:	
<input type="checkbox"/>	Was provided as an inspection confirmed classification for completion of this mitigation measure.
<input type="checkbox"/>	Was provided as evidence we received from you or third-party confirmed the building should be classified to receive this mitigation credit.
<input type="checkbox"/>	Was not provided as an inspection determined classification for non-completion of this mitigation measure.
<input checked="" type="checkbox"/>	Was not provided as we are unable to classify if this mitigation measure has been completed.
<input type="checkbox"/>	Other:

c. "Fire-Resistant Vents".

Maximum Premium Credit Percent Possible To Realize:	0.5 %
Your Classification Provided A Premium Credit Percentage Of:	0 %
Annual Premium Credit Possible To Realize:	\$ 8.73
Your Classification Realized An Annual Premium Credit Of:	\$ 0
This specific premium credit:	
<input type="checkbox"/>	Was provided as an inspection confirmed classification for completion of this mitigation measure.
<input type="checkbox"/>	Was provided as evidence we received from you or third-party confirmed the building should be classified to receive this mitigation credit.
<input type="checkbox"/>	Was not provided as an inspection determined classification for non-completion of this mitigation measure.
<input checked="" type="checkbox"/>	Was not provided as we are unable to classify if this mitigation measure has been completed.
<input type="checkbox"/>	Other:



- d. Multipane windows, including dual pane windows, or functional shutters, which when closed, cover the entire window and do not have openings.

Maximum Premium Credit Percent Possible To Realize:	0.5 %
Your Classification Provided A Premium Credit Percentage Of:	0 %
Annual Premium Credit Possible To Realize:	\$ 8.73
Your Classification Realized An Annual Premium Credit Of:	\$ 0
This specific premium credit:	
<input type="checkbox"/>	Was provided as an inspection confirmed classification for completion of this mitigation measure.
<input type="checkbox"/>	Was provided as evidence we received from you or third-party confirmed the building should be classified to receive this mitigation credit.
<input type="checkbox"/>	Was not provided as an inspection determined classification for non-completion of this mitigation measure.
<input checked="" type="checkbox"/>	Was not provided as we are unable to classify if this mitigation measure has been completed.
<input type="checkbox"/>	Other:

- e. At least six (6) inches of noncombustible vertical clearance at the bottom of the exterior surface of the building, measured from the ground up.

Maximum Premium Credit Percent Possible To Realize:	0.5 %
Your Classification Provided A Premium Credit Percentage Of:	0 %
Annual Premium Credit Possible To Realize:	\$ 8.73
Your Classification Realized An Annual Premium Credit Of:	\$ 0
This specific premium credit:	
<input type="checkbox"/>	Was provided as an inspection confirmed classification for completion of this mitigation measure.
<input type="checkbox"/>	Was provided as evidence we received from you or third-party confirmed the building should be classified to receive this mitigation credit.
<input type="checkbox"/>	Was not provided as an inspection determined classification for non-completion of this mitigation measure.
<input checked="" type="checkbox"/>	Was not provided as we are unable to classify if this mitigation measure has been completed.
<input type="checkbox"/>	Other:

D. Your Right To Appeal

If you disagree with the assignment of a wildfire risk classification, you have the right to appeal orally or in writing that assignment directly to us. 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.



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" has the same meaning as in the Chapter 7A California Building Code (2019) as modified by the July 2021 supplement thereto, codified at Section 705A.1 of Part 2 of Title 24.
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" has the same meaning as in the Chapter 7A California Building Code (2019) as modified by the July 2021 supplement thereto, codified at Sections 706A.1 and 706A.2 of Part 2 of Title 24.
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.

