Wildfire Questions Insurance Companies Ask of the Inspector: **There are usually two forms on a wildfire inspection survey, a general condition form, and the wildfire survey or sometimes called a brush survey.**

GENERAL:

PHYSICAL CHARACTERISTICS:

- **Dwelling Type**
- **Year Built**
- **Number of Stories**
- **Construction Type (frame, brick, modular, log, etc)**
- **Roof Type**
- **Latitude & Longitude (required for rural properties)**

ELIGIBILITY INFORMATION:

- **Are there any signs indicating that the property is intended to be demolished?**
- **Is the property being used for any commercial purposes?**
- **Is the property being used in the commission of a felony, arson, or other insurance fraud related offenses, or used in violation of law that increases risk to the property?**

VACANT/UNOCCUPIED INFORMATION:

- **Is 50% or more of the dwelling vacant or unoccupied? If so, number of units? And for how long have they been vacant or unoccupied?**
- **Is the building vacated of condemned by a government body (is the house tagged)?**
- **Is a portion of the building boarded up?**

CONDITIONS INCREASING HAZARD:

- **ANY hazardous exterior condition? If so, explain.**
- **Fences, gutters, downspouts, chimneys, vents, and other exterior fixtures damaged or deteriorated?**
- **Trees or tree limbs that extend over the covered structure and/or that are positioned within 5 feet of the structure, or within 10 feet of the outlet of a chimney or stovepipe?**
- **Trees showing signs that they are dead or dying with limbs or branches wider than 5 inches in diameter overhanging any insured structure?**
- **Is there any peeling or worn paint?**
- **Are there any missing exterior doors or windows not related to ongoing repair of renovation?**

- **Is the roof actively leaking?**
- **Is there standing debris covering the roof?**
- **Are there signs the roof is deteriorated? This includes missing/lifting shingles or granular loss on 10% or more of the roof, sagging, or the presence of a tarp.**
- **Is 10% or more of the roof covered in moss growth?**
- **Are the gutters clogged with flammable debris?**
- **Is there exterior foliage, clutter or debris that creates a fire hazard, or materials whose accumulation and location hinders access to the property by the fire department or other emergency personnel within 10 feet of the structure?**
- **Are there unsafe electrical conditions presenting immediate hazard?**

REHABILITATION, REMODELING OR REPAIR

- **Is there remodeling, construction, or repair work underway?**
- **Is there discontinued work prior to completion?**
- **If under construction, is the site lacking a construction fence?**

ADDITIONAL BUILDINGS

- **Indicate the total number of other buildings on the property, their respective building types, respective uses, and separate addresses if any.**

FIRE PROTECTION

- **Is there a public fire hydrant within 1000 feet of the dwelling?**
- **Is there a full-time, non-volunteer fire department within 5 miles of the dwelling?**

WILDFIRE SURVEY QUESTIONS :

(THIS ATTACHMENT REQUIRES THE INSPECTOR TAKE DIRECTIONAL PHOTOGRAPHS FACING AWAY FROM THE INSURED STRUCTURE IN A NORTH, SOUTH, EAST, WEST PATTERN. IT IS IMPORTANT FOR THE INSURANCE COMPANY TO SEE THE TERRAIN, FOLIAGE, AND TREES AROUND THE HOUSE.)

PROTECTING THE STRUCTURE

- **Is the roof Class A fire rated?**
- **Does the home have a 5ft Ember Resistant Zone?**
- **Are there any combustable attached structures? [Stairs/Decks/Porches/Fences/Etc]**
- **Are there attic or crawl space vents?**
- **Are the windows Single Pane or Double Pane?**
- **Do the windows have exterior rolling fire shutters?**
- **Are the eaves open or enclosed (boxed)?**

PROTECTING THE IMMEDIATE SURROUNDING

- **Are the areas under and around any decks/stairs/etc. cleared from any combustable debris, weeds, & vegetation?**
- **Is there any densely planted landscaping/vegetation within 5ft of the home or any detached structures?**
- **Are there any firewood stacks/wood piles within 5ft of the home?**
- **Are there any combustable other structures/sheds or other outbuildings within 30 feet of the home?**

DEFENSIBLE SPACE

- **Defensible Space - 0’ to 30’ (Fire Break)**
  - **Is all flammable vegetation cleared at least 30 feet (to create a Fire Break) from around dwelling and other structures?**
  - **Is there a wood pile within 30 feet of the dwelling or other structures?**
  - **Rate the density of planted landscaping within 30 feet of the dwelling and other structures (dense, medium, sparse, no planted landscape)?**
- **Defensible Space - 31’ to 100’ (Reduced Fuel Zone)**
  - **Within the Reduced Fuel Zone, have all large trees been limbed to 6 feet above the ground?**
  - **Within the Reduced Fuel Zone, are tree crowns separated by 10 feet of more?**
  - **Within Reduced Fuel Zone, are wild grasses cut to 4 inches or less?**
  - **Within Reduced Fuel Zone, have all dead trees, bushes, and branches been removed?**

ADDITIONAL RESOURCES

- **Cal-Fire Wildland Hazards and Building Codes**
- **Cal-Fire Handbook of Wildland Urban Interface (WUI) Products**
- **Ember Flash Aerospace**
- **Thermo-Gel Homeowner Protection Kit**
- **Vulcan Vents**
- **Dictionary of Insurance Terms (Barron’s Business Dictionaries) Sixth Ed.**
- **Oxford Dictionary of construction, Surveying & Civil Engineering 2nd Ed.**