1. Who inspects the properties for the insurance company?
A-Many insurance companies use 3rd party inspection companies who fill out inspection report forms, take pictures of the property, and send to the underwriters of the insurance company to review and evaluate.
F-Farmers Insurance agents, as part of their normal course of business in evaluating a risk, complete an inspection prior to binding coverage, often followed by an inspection by third party service provider to help verify the accuracy of the information on behalf of our customers.

2. Are the insurance requirements the same as those of the local fire agencies?
F-Farmers Insurance partners with Fire Safe Councils across the state and has participated in several of their community education events in the past. Our underwriting guidelines are not public information and we could not comment regarding other companies actions.

3. What are the guidelines used for rates of insuring in wildfire risk areas?
A-There are several software programs that help an insurance company determine how close an individual property is to fire zones areas. (i.e. Firelive and Riskmeter) Each insurance company develops its own guidelines.

4. Will the improved ISO Rating help with idylwild’s insurance rates?
A-It could.
F-An improved ISO rating will often have a positive effect for consumers. The effect of an improved ISO rating on rates will vary by company, so consumers are encouraged to contact their local Farmers agent for additional information.

5. Will homeowners insurance cover unlicensed contractors if they are in which would while working on my home or if they damage my property?
A-My best advice is to contact your insurance agent to see how this is treated specifically to your policy. Typically no, and it is not advisable to use unlicensed contractors to do things a licensed professional should be doing for a multitude of reasons. The Worker’s Comp coverage is for people coming to your home on a regular & part time basis (i.e. house keepers, routine maintenance, grounds keepers, babysitters, etc). Double check your policy coverages and the terms of your policy in this regard. If an unlicensed person gets injured on your property, that would most likely be a liability lawsuit.
F-It’s always best to use licensed professionals when necessary – They will have their own coverage to protect themselves as well as you if anything should arise.

F-Every claim is unique and is investigated on a case by case basis and coverage questions will depend on the circumstances and facts of the injury/loss. Farmers does not recommend the use of unlicensed contractors.

6. How would your insurance agent feel about providing public education by participating in a community meeting, hosted by the MCFSC?
A-Very interested.
F-Farmers partners with Fire Safe Councils across the state and has participated in several of their community education events in the past. Our underwriting guidelines are not public information and we could not comment regarding other companies actions.

We wish to thank the insurance companies who shared information for this article. Although asked, State Farm did not respond to the questions.

### Time to Inspect for Goldspotted Oak Roher

This is the year when we ask community members to inspect the black oak trees on their property for symptoms of a GSB infestation:
- **Your black oak(s) did not leaf out this year (few to no leaves)**
- **The oak leafed out in spring but leaves are smaller than usual**
- **The oak did not drop its dead leaves this fall like normal**

If you observe any of these symptoms please call the GSB hotline 951-659-8328 to request an inspection by the Guyon volunteers. There is no charge for the inspection and you will be billed with the results of the evaluation. Volunteer inspectors pictured, from left, Elliott Taylor, Aida Quiiles, Doris Lombard & Ron Perry.

Mountain Communities Fire Safe Council appreciates the support of everyone who has sent in membership dues and/or donations. Memberships are valid for one year. We do not send membership reminders, but include a registration form in all newsletters. You are welcome to make a donation or pay membership dues by using PayPal. Just log on to our website (www.mcfs.org), click the How to Join link, then the Donate link at the bottom of the page.

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**A Healthy Forest is a Healthy Habitat**

**Send you Notification**

In this issue of our newsletter we have included the checklist that the various fire agencies will be using to inspect our homes for abatement compliance (PRC 4291). It is intended to help you self-inspect your property in order to know what work may need to be done prior to a fire department inspection.

Keep in mind that passing your inspection is the bare minimum that legally needs to be done. From the day your home passes, the woods still continue to grow and the pine needles continue to fall. The price we pay for living on this forested island in the middle of a sea of humanity is that fire prevention (abatement) is a 12 month a year job.

Having said that, use this checklist many times every year to put the odds in your favor because there are often more homes in a wildfire than there are fire engines to protect them.

Norm Walker, Retired Division Chief of the San Jacinto Ranger District

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**Wildfire Preparation Checklist**

- **Defensible Space** *(Within 30 feet of all structures or to property line)*
  - Remove all branches within 10 feet of any stovepipe or chimney outlet. PRC 4291 (a)(4)
  - Remove leaves, needles or other vegetation on roofs, gutters, decks, porches and stairways etc. PRC 4291 (a)(4)
  - Remove all dead or dying trees, branches, shrubs or other plants adjacent to or over-hanging buildings. PRC 4291 (a)(5)
  - Prune lower branches of trees to a height of 6 to 15 feet, depending on slope (or 1/3 tree height for trees under 18 feet) PRC 4291 (a)(1)
  - Remove all dead or dying grass, leaves, needles or other vegetation PRC 4291 (a)(1)
  - Remove flammable materials stored under decks and similar overhangs of structures. PRC 4291 (a)(1)

- **Defensible and Reduced Fire Zone** *(within 30 - 100 feet of all structures or to property line)*
  - Logs or stumps not embedded in the soil must be removed or isolated from structures and other vegetation. PRC 4291 (a)(1)
  - Remove all dead or dying brush and trees, and all dead or dying tree branches within 15 feet of the ground. (PRC 4291 (a)(1)

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**Other Recommendations**

- Clear 10 feet around and 15 feet above fuels (e.g. Woodpiles, lumber, scraps etc.). Move woodpiles a far as possible from structures. Cover with a tarp, or store in a covered shed.
- Remove flammable materials stored under decks and similar overhangs of structures.
- Clear vegetation 10 feet from sides and 15 feet above all driveways and turnaround areas. Replace flammable building materials.
Aida Quiles and Legislative Assistant Brian Tisdale. Pictures left, back row: Ron Perry, Stacey Grant, Pat Smith, Janice Fast and Chris Kramer. Front row: Doris Lombard, Supervisor Chuck Washington, Edwinia Scott, Aida Quiles and Legislative Assistant Brian Tisdale.

2015 CITIZEN OF THE YEAR

On Oct 30, 2015, Mountain Communities Fire Safe Council Woodies and Council members joined together to honor Pat Smith (pictured on the right) as Citizen of the Year. The recipient of this annual award is selected by his or her peers “For Outstanding Selfless Service to the Community”. The award was presented by Bob Royer, the 2014 recipient (left).

Fire Season and the Drought

In preparation for the upcoming fire season, CAL FIRE firefighters and helicopter crew, out of Ryan Field in Hemet, held a training with the US Forest Service and Pine Cove Water District. Due to the continuing drought, Foster Lake is dry. If there is a need for helicopter water, they will utilize the Dutch Flats area and a 14,400 gallon inflatable tank.

Color portion of Fire Safe News is provided at no additional cost to the Fire Safe Council...
...best wishes from Kevin
951.654.9101
1400 Mountain Ave • San Jacinto, CA • 92533

In accordance with Federal law and the U.S. Department of Agriculture policy, Mountain Communities Fire Safe Council is prohibited from discrimination on the basis of race, color, national origin, sex, age, or disability.