



## LSI INSURANCE SERVICES, INC.

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# UNDERWRITING/MARKETING BULLETIN

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## BRUSH AND WILDFIRE ELIGIBILITY REQUIREMENTS

Due to reunderwriting activities in most California markets and the recent wildfires in the State of California, we have seen a significant increase in new submissions. Unfortunately, we have had to decline to write many more risk than usual.

The following requirements apply to ALL New and existing business. There are no exceptions.

Risks must be in compliance with the State of California Regulations 14 CCR 1299 and PR 4291 **AT ALL TIMES**.

This includes but is not limited to the following minimum requirements.

### **Minimum Requirements:**

1. Maintain a firebreak by removing and clearing away all flammable vegetation and other combustible growth within 100 feet of each building or structure
2. Eliminate trees bushes, shrubs and surface debris that are completely dead or with a substantial amount of dead branches or leaves/needles that would readily burn,
3. Remove lower limbs of large trees to at least 6 feet to (or the lower 1/3 branches for small trees),

**We consider failure to comply with State Law a material increase in hazard and we will cancel mid term if risk is determined to be out of compliance**

We underwrite all risks based on a combination of risk characteristic including the above and ISO Protection Class and Fireline score, construction and roof type, maintenance and pride of ownership, etc.

Ineligible risks should not be submitted to LSI. However, they may be eligible for the California F.A.I.R Plan and should be submitted to the Plan.

To learn more, visit the Cal Fire Website at: [www.calfire.ca.gov](http://www.calfire.ca.gov)

Please feel free to contact our underwriters for more information.

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