

# Wildfire Disclosure Report

For Wildfire Risk, Remediations, and Insurability Assessment



## 1482 Maple Valley Lane

Westlake Village, CA 91358

Report Ordered By: Jane Doe

Report Generated On: {MM/DD/YYY}

Aerial image captured by {Image Provider} on {MM/DD/YYYY}

This report may contain confidential information. If you are not the authorized purchaser or an authorized agent, be aware that any use, reproduction, or distribution of this report is strictly prohibited.

This report is based on the latest commercially available satellite images. If the images in this report do not reflect recent wildfire mitigations, please contact FortressFire to schedule an Onsite Inspection. FortressFire Onsite Inspection technology will provide the most comprehensive view of your current wildfire risk and actionable steps to minimize your wildfire Vulnerability Score. Visit https://homeowner.fortressfire.com/purchase/ref-id/(ref-id)=SKUS4GU5JN2KW6 to save the full cost of this report (\$140) on your Onsite Inspection.

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### **About this Report**

Wildfire is threatening more homes in California than ever before. Insurance costs are growing as a result, and state and local regulations now require compliance with specific standards for homes in certain hazard zones. Similarly, many insurers also require California homes to meet stringent wildfire prepared home standards before they can be insured. This report is designed to help you navigate these challenges, understand your property's wildfire risk, and take meaningful steps towards making your home compliant and insurable.

Key insights include:

- 1. Your property's hazard ratings, which estimate how intense a wildfire will be if / when it arrives at your property.
- 2. Your home's Vulnerability Score, which measures how likely your home is to survive if / when a wildfire arrives at your property.
- 3. Whether or not your home is subject to state compliance requirements, and FortressFire's best estimate on whether or not your property is compliant with specific regulatory and insurability requirements.
- 4. Specific recommendations on how to improve your home's Vulnerability Score and make your home more complaint and insurable.

The combination of hazard ratings and vulnerability scoring determine whether or not your home is subject to state and local regulatory compliance and whether or not your home is insurable. Although you cannot change your property's hazard ratings, you may be able to improve your property's Vulnerability Score by following the recommendations in this report.

### Powered by FortressFire Technology

FortressFire is at the forefront of integrating advanced fire physics into the practice of wildfire safety and insurability. Our state-of-the-art technology transcends traditional hazard ratings and provides an unparalleled depth of risk assessment at the individual property level. As a dedicated ally to homeowners, agents, and insurers; FortressFire excels in wildfire risk assessment, mitigation, and continuous threat monitoring to provide a transparent and efficient path to safer, more insurable homes.

To learn more, visit www.FortressFire.com.



# Warranty and Disclaimer

FortressFire hereby warrants that each Report is free from defects in material or workmanship for a period of six (6) months; provided that FortressFire makes no warranty as to the accuracy of any information contained in such Report.

This Disclosure Report, encompassing both the Wildfire Risk Report and Inspection Report, is not intended as, nor is it to be construed as, a guarantee regarding wildfire risk. UNLESS SPECIFIED IN THE WILDFIRE RISK REPORT OR INSPECTION REPORT, ALL EXPRESS OR IMPLIED CONDITIONS, REPRESENTATIONS AND WARRANTIES, INCLUDING ANY IMPLIED WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT ARE DISCLAIMED, EXCEPT TO THE EXTENT THAT THESE DISCLAIMERS ARE HELD TO BE LEGALLY INVALID.

Be advised that all assessments in the Wildfire Risk Reports are confined to areas visible with satellite imagery viewed by the assessor on the date of assessment. There is no guarantee that the satellite imagery will be current or accurately reflect all structures or vegetation on the property that may exist or are blocked from satellite view on the day of the assessment. FortressFire cannot be responsible for risks arising from structures or vegetation that are not visible from the satellite imagery, including, without limitation, any changes that occur after the date on which the satellite imagery was taken.

Although some safety issues may be addressed in the Wildfire Risk Report, this assessment is not a safety or code inspection. The assessment may not reveal all deficiencies but is intended to inform you of potential wildfire risks with respect to the property. A full on-site inspection of the premises by FortressFire is recommended to provide a more comprehensive assessment.

Be advised that all assessments in the Inspection Reports are confined to areas visible and accessible to the inspector on the day and time of inspection. There is no guarantee that the inspection and inventory of the property will be current or accurately reflect all structures, vegetation and property elements that may exist or are not accessible to the inspectors on the day of the inspection. The Inspection Report does not include breaking apart, dismantling, removing or moving objects and the inspectors cannot see inside walls, between floors, inside roofing, behind stored goods in cupboards and other areas that are concealed or obstructed. FortressFire cannot be responsible for risks arising from structures, vegetation or property elements that are not visible and accessible to the inspector on the day of the inspector on the day and time of the inspection, including, without limitation, any changes that occur after the date on which the inspection occurred.

Although some safety issues may be addressed in this Inspection Report, this assessment is not a safety or code inspection. The assessment may not reveal all deficiencies but is intended to help reduce some of the risk involved in owning a property in a wildfire-prone location.

### Limitation on Liability

FORTRESSFIRE SHALL NOT BE LIABLE TO YOU OR TO ANY OTHER PARTY FOR ANY SPECIAL, INDIRECT, INCIDENTAL, REMOTE, PUNITIVE, EXEMPLARY, SPECULATIVE, CONSEQUENTIAL OR SIMILAR DAMAGES, INCLUDING WITHOUT LIMITATION, LOSS OF REVENUES OR LOSS OF PROFITS, ARISING IN CONNECTION WITH THIS DISCLOSURE REPORT, EVEN IF FORTRESSFIRE HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. IN NO EVENT SHALL FORTRESSFIRE'S AGGREGATE LIABILITY ARISING OUT OF OR RELATED TO THIS DISCLOSURE REPORT EXCEED THE AMOUNT PAID TO FORTRESSFIRE FOR THE DISCLOSURE REPORT. THE LIMITATIONS SET FORTH IN THIS PARAGRAPH SHALL APPLY TO ANY CLAIM OR CAUSE OF ACTION WHETHER IN CONTRACT OR TORT (INCLUDING NEGLIGENCE) STRICT LIABILITY, OR BREACH OF WARRANTY.

# Wildfire Risk Summary

This report is intended to provide an initial broad-based indication of the ignition risk and statutory compliance of the property. For more information – especially in high wildfire risk areas – we recommend an onsite inspection to develop a comprehensive analysis of the property's wildfire risk and a detailed quote inclusive of all services necessary to remediate the property. Visit <a href="https://homeowner.fortressfire.com/purchase/ref-id/(ref-id)=SKUS4GU5JN2KW6">https://homeowner.fortressfire.com/purchase/ref-id/(ref-id)=SKUS4GU5JN2KW6</a> for a discount for the full cost of this report (\$140) on your Onsite Inspection.



### **Vulnerability Score**

Current Score: 141 Mitigated Score: 0 (See next page)

### **Hazard Ratings**

CalFire Rating Very High (LRA) USDA Rating: High CPUC Rating: Extreme

### **Compliance Indications**

Subject to AB 38: Yes AB 38 Compliance: Compliance Risk Factors Detected IBHS Checklist: Pending Inspection

### **Your Hazard Rating**

This property has an elevated risk of experiencing a wildfire event based upon CalFire and/or USDA hazard models. You can learn more in the Understanding Your Hazard Rating section on page 8.

### Your Vulnerability Score

A higher Vulnerability Score means that a property has a higher risk of being damaged or destroyed by a wildfire. The Vulnerability Score is calculated by analyzing satellite imagery, property data, and physics-based ignition models that evaluate for convective heat, radiant heat, ember trajectory, and structure-to-structure fire spread. You can learn more about how your Vulnerability Score is calculated, how to interpret your hazard ratings, and what the compliance status indicators mean for your property in the later pages of this report.

### Lower Your Vulnerability Score

You can take steps to protect your property, both physically and financially. Reducing your Vulnerability Score can lower the likelihood of wildfire damage, and may qualify your property for new insurance plans or reduced rates. By mitigating Wildfire Threats on your property, you can lower your Vulnerability Score and make your property less susceptible to wildfire damage. Review your recommended Mitigations on the next page to get started.

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# **Wildfire Risk Mitigation Overview**



This report is intended to provide an initial broad-based indication of the ignition risk and statutory compliance of the property. For more information – especially in high wildfire risk areas – we recommend an onsite inspection to develop a comprehensive analysis of the property's wildfire risk and a detailed quote inclusive of all services necessary to remediate the property. Visit <a href="https://homeowner.fortressfire.com/purchase/ref-id/(ref-id)=SKUS4GU5JN2KW6">https://homeowner.fortressfire.com/purchase/ref-id/(ref-id)=SKUS4GU5JN2KW6</a> for a discount for the full cost of this report (\$140) on your Onsite Inspection.

With these mitigations, your property's Vulnerability Score could be **reduced by up to 141 points**, making the property safer from wildfire and potentially more insurable. Mitigations that affect the compliance status of your property are also listed.

#### 1. Remove, Limb / Trim, or Move 7 Trees in Zone 0

7 trees in Zone 0 are convective heat threats (1, 2, 3, 4, 208, 209, 210). These trees are not compliant with AB 38 / IBHS requirements. Onsite inspection is required to confirm the optimal method of tree remediation.

#### 2. Remediate Secondary Structure (S2) in Zone 1

Zone 1, proximity to primary structure (S1). remediate all ignition risks for this structure, specific mitigations confirmed with onsite inspection.

#### 3. AB 38 Zone 1 Tree Trimming

15 total Zone 1 trees in scope for AB 38 compliance. Typically 10% of Zone 1 trees need to be trimmed. Exact requirements confirmed by Onsite Inspection. This Mitigation is listed for AB 38 compliance purposes and may not affect your Vulnerability Score.

#### 4. AB 38 Zone 2 Tree Trimming

22 total Zone 2 trees in scope for AB 38 compliance. Typically 5% of Zone 2 trees need to be trimmed. Exact requirements confirmed by onsite inspection. This mitigation is listed for AB 38 compliance purposes and may not affect your Vulnerability Score.

#### 5. Additional Vegetation Management

Additional vegetation mitigations may be required if identified in an onsite inspection.

#### 6. Vent Screening Improvements

Structure built before 2010 may require vent replacements, retrofit with 1/16th inch mesh screening or fire rated vents as necessary.

#### 7. Gutter and Roof Preparation

Consult with onsite inspector to determine necessary gutter and roof preparation.

#### 8. Fire Retardant Application

Consult with onsite inspector to determine necessary fire retardant application and emergency fire preparedness plan.



#### — Mitigated Threat Vector Breakdown —

Convective Heat	<b>0</b> / 100
Radiant Heat	<b>0</b> / 100
Ember Entry	<b>0</b> / 100
Ember Accumulation	<b>0</b> / 100
Structure-to-Structure	<b>0</b> / 100

**Note:** Additional Mitigations and property modifications may be required to be fully compliant with relevant regulatory and/or insurability standards. See page 11 to learn more about your compliance status indicators, and what they mean for your property.

#### Questions About this Report?

Visit us at FortressFire.com/wfdr-questions and reference ID {refid}



# Considerations

Do not be discouraged by a high Vulnerability Score! For most properties, a lower score is achievable with the right mix of vegetation removal and home hardening modifications. FortressFire is your partner in wildfire risk reduction, and we're here to help you lower your score. FortressFire provides a comprehensive suite of inspection and mitigation services to protect your property from wildfire and maximize its insurability.



### **Order an Optional Onsite Inspection**

Now that you have a baseline of your property's wildfire risk, consider an Onsite Inspection to improve the accuracy of your Vulnerability Score and to provide you with a more complete report of wildfire threats, mitigation opportunities, and associated cost estimates. Onsite Inspection is necessary to evaluate AB 38 and IBHS compliance and is required by most insurers for underwriting purposes. Contact FortressFire today to book an onsite inspection with a wildfire professional.

Visit https://homeowner.fortressfire.com/purchase/ref-id/{ref-id}=SKUS4GU5JN2KW6 to save \$140 on your Inspection.

### **Mitigate Wildfire Threats on Your Property**

Lower your Vulnerability Score by following your Risk Mitigation Plan. The wildfire experts at FortressFire can help facilitate the services you need to lower your score and protect your home from wildfire. We provide vegetation removal, home hardening, and other modifications, all of which are tailored to the unique features of your property. Or use the report to coordinate actions with a service provider of your choice.

Visit FortressFire.com/Monitor-And-Protect to learn more about available programs.

#### Explore Homeowner's Insurance Options

New California regulation requires that insurance companies recognize the benefit of wildfire safety measures, including upgraded roofs and windows, defensible space, and community-wide programs.

A Lower Vulnerability Score can pave a pathway to wildfire insurance opportunities. FortressFire provides documentation to help insurers understand your wildfire risk and properly price your insurance. Learn how your Mitigation Plan can make your property insurance more affordable.

Visit FortressFire.com/Insurance-Referral or scan the QR code to learn how mitigation, monitoring, and protection plans can open the door to insurance options.



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# **Property Schematic**



Count of Trees in Zones 0-2	110
Count of On Parcel Trees in Zones 0-2	44
Count of On Parcel Trees in Zone 0 / 1 / 2	7 / 15 / 22

Count of Structures in Zones 0-2	5
Count of On Parcel Structures in Zones 0-2	2
Count of On Parcel Structures in Zone 0 / 1 / 2	1/1/0

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Property Address

1482 Maple Valley Lane Westlake Village, CA 91358

Structure Analyzed
Primary Structure (S1)

County Ventura

APN 123-740-5729

Lat / Long 14.861741 / -207.141823

Property Type Residential

Year Built **1981** 

Stories / Levels **2** 

Roof Perimeter / Roof Area 416 ft / 4.256 sqft

Roof Material / Condition **Tile** (Default) **/ Clean** (Default)

Exterior Wall Material(s) Stucco (Client)

Window Type **Double Pane Tempered** (Default)

Vent Screening **1/8 in.** (Default)

# **Understanding Your Hazard Rating**

Wildfire hazard ratings are probabilistic models that rely on historical fire information, topography, weather patterns, and vegetation to rate the likelihood that a wildfire will impact a given area. The most comprehensive assessment of wildfire risk combines hazard ratings with specific property vulnerability assessments. Insurers use a wide range of commercial hazard models when underwriting wildfire risk. Generally, insurance is more expensive and harder to source for properties rated Moderate or higher. This report includes your property's hazard ratings from CalFire, USDA, and CPUC.



### CalFire Rating

# **Very High LRA**

Distance to Closest Neighboring Zone 8.42 miles

The Fire Hazard Severity Zone (FHSZ) maps are developed by CalFire using a science-based and field-tested model. Many factors are considered such as fire history, existing and potential fuel (vegetation), predicted flame length, blowing embers, terrain, and fire weather for the area.

There are three levels of wildfire hazard in the CalFire ratings: Moderate, High, and Very High. Areas may be Unrated if they do not meet the criteria for classified areas.

CalFire-designated State Responsibility Areas (SRAs) are effective 4/1/2024 and Local Responsibility Areas (LRAs) are periodically updated.



**USDA Rating** 

### Low

The Wildfire Hazard Potential (WHP) map is produced by the USDA Forest Service's Fire Modeling Institute to help inform evaluation of wildfire hazard or prioritization of fuels management needs across very large landscapes. The specific objective with the WHP map is to depict the relative potential for wildfire that would be difficult for suppression resources to contain.

The map identifies five tiers: Very Low, Low, Moderate, High and Very High.

Properties may also be noted as NA, the USDA does not assess significant wildfire risk for NA properties. NA includes both areas unrated by USDA and areas at which the USDA model predicts no appreciable wildfire risk (such as areas marked as 'non-burnable' or 'water' on some USDA maps).



### **CPUC** Rating

### Extreme

Distance to Closest Neighboring Zone 2.38 miles

The California Public Utility Commission (CPUC) adopted a fire threat map to identify areas of heightened fire risk for use by utilities for risk reduction activities. The map was developed in collaboration with CalFire, the Office of Emergency Services, and utilities.

The map defines three tiers: Tier 1 have an Acceptable level of wildfire risk, Tier 2 areas have Elevated risk and Tier 3 areas have an Extreme risk.

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# **Understanding Your Vulnerability Score**

The Vulnerability Score is determined by modeling the physical spread of fire on and around your property at peak fire conditions. To help maximize wildfire protection in all foreseeable wildfire conditions, the Vulnerability Score assumes that a peak fire will reach your property eventually. This feature is essential, as the last decade of wildfires has definitively proven that wildfires are inherently unpredictable.





The vulnerability assessment begins with an aerial image of your property that maps the locations of structures, fuel sources (Threats), and other key parameters that influence the spread of wildfire. Structural details that influence the susceptibility of the property to wildfire – such as roofing, exterior wall material, window types, and vent screenings – are also taken into account (see previous page). A series of physical models (Threat Vectors) are run to determine the likelihood that the central structure of the property (the home) will ignite through different means of fire spread from surrounding fuel sources. The five Threat Vectors are:

- 1. Convective Heat Direct flame touch.
- 2. Radiant Heat Projected heat energy.
- **3. Ember Entry –** Probability of an ember entering the home through a soffit or a vent.
- 4. Ember Accumulation Probability of embers accumulating on the surface of the home.
- 5. Structure-to-Structure Modeled separately; structures are larger fuel sources that project more energy over a longer period of time.

Threat Vectors are calculated for all peak fire scenarios, also accounting for different wind directions. After analyzing the various Threat Vectors, the model returns a comprehensive inventory of Threats on and around the property (page 4), and the relative magnitude of each Threat's contribution to the overall Vulnerability Score. Threats are reported in Zones to align with industry-standard fire risk mitigation guidelines and regulatory requirements.

Zone (0) Zero - (0-5ft from home) - The 'Non-Ignition Zone' is a critical area where the goal is to eliminate all ignition threats.

- Zone (1) One (5-30ft) The goal in Zone 1 is to increase tree spacing and minimize aggregate radiant heat output.
- Zone (2) Two (30-100ft) The goal in Zone 2 is to maintain tree spacing to disconnect fuel sources and enable safe home defense.

Zone (3) Three - (100-300ft) - The goal in Zone 3 is also to maintain tree spacing to disconnect fuel sources and enable safe home defense.

Finally, the Threat Vectors are aggregated to determine the overall Vulnerability Score of the property. The vulnerability of a property can range from 0-500, with each of the five individual Threat Vectors scored on a weighted 0-100 scale. Any positive result means that there is enough energy present in a peak fire scenario to cause an ignition. A higher score indicates more energy present to fuel the spread of fire and ignite the home. Accordingly, a higher score can also be interpreted as a higher risk of property damage and loss in the event of a wildfire. Of course, not all wildfires are peak. The Vulnerability Score is designed to inform a worst-case scenario and to enable a comprehensive understanding of wildfire Threats and Mitigation opportunities. By following your Mitigation Plan (page 4) and minimizing your Vulnerability Score, you may improve the likelihood that your property survives the next wildfire.



# **Understanding Your Regulatory Compliance Indications**

California's Assembly Bill 38 (AB 38) is based on CalFire's FHSZ maps (see previous page). AB 38 defines how the seller of a residential property must submit documentation of compliance with locally adopted defensible space requirements prior to the close of escrow, and in the case where documentation is not obtained by the close of escrow, how the buyer is required to obtain documentation of compliance within one year of closing escrow. Properties in 'High' or 'Very High' CalFire Hazard Zones may be subject to AB 38.

Many local and county jurisdictions require owners to maintain their properties in compliance with vegetative and defensible space requirements. These local and county requirements may be equally or more stringent than those specified for determining hazard zones used by AB 38. Additionally, these jurisdictions may have created point of sale requirements related to defensible space, which may impact the requirements to be in compliance with AB 38.

Sellers of properties within State Responsibility Areas (SRAs) with a CalFire FHSZ rating of 'High' or 'Very High' or in Local Responsibility Areas (LRAs) with a CalFire FHSZ rating of 'Very High' may be required to provide buyers with documentation that the property complies with defensible space requirements AB 38. Parties are advised to seek counsel regarding the requirements in a transaction to be in compliance with AB 38. This report indicates the SRA or LRA as reported by CalFire for purposes of AB 38 sale-of-property inspection requirements. Please note that vegetation and defensible space zones mapped by local and county entities are not reported here. Note also that AB 38 compliance can only be certified by CalFire or a local California fire agency.

IBHS Wildfire Prepared Home standards are often used by insurance providers to determine insurability. AB 38 and IBHS have many requirements in common. Accordingly, property owners should strive to be both AB 38 and IBHS compliant. To the extent possible with aerial imagery, the table below provides the current status of your property when evaluated against AB 38 and IBHS standards.

<b>Subject to AB 38 Criteria</b>	<b>CalFire Rating</b>
Property located in SRA with CalFire FHSZ rating of 'High' or 'Very High' — or —	Very High (LRA)
Property located in LRA with CalFire FHSZ rating of 'Very High'	Property is Subject to AB 38
<b>AB 38 Structure Standards</b> Roof must be Class A non-combustible material Roofing composition must be confirmed via Onsite Inspection Bird stops and/or roof flashing must be sealed	<b>Primary Structure Status</b> Requires Onsite Inspection to verify status of structure
<b>AB 38 Zone 0 Requirements (0-5ft)</b>	<b>Zone 0 Status</b>
Remove all branches overhanging structures	3 Non-Compliant Tree(s)
Remove all trees, trim back branches and remove any vegetative debris	7 Total Tree(s)
<b>AB 38 Zone 1 Requirements (5-30ft)</b>	<b>Zone 1 Status</b>
Trim trees to separate canopies by 10 feet and limb up 6 feet from the ground	15 Total Tree(s)
<b>AB 38 Zone 1 Requirements (5-30ft)</b>	<b>Zone 1 Status</b>
Trim trees to separate canopies by 10 feet and limb up 6 feet from the ground	15 Total Tree(s)
<b>AB 38 Zone 2 Requirements (30-100ft)</b>	<b>Zone 2 Status</b>
Remove fuels in accordance with Zone 2 Fuel Separation or Continuous Tree Canopy guidelines	22 Total Tree(s)
<b>Other</b>	Secondary Structure Status
Outbuildings and propane tanks have no flammable vegetation for 10 feet around exterior	1 Secondary Structure(s)

An Onsite Inspection is required to certify a property for AB 38 Compliance or IBHS Wildfire Prepared Home Certification (by a local fire department or CalFire, depending on where the property is located), or to establish a comprehensive wildfire risk profile of the property. The following page of this report outlines all components of the PRC 4291 and Chapter 7A of the California Building Code portion of AB 38 and IBHS (institute of Business and Home Safety) standards.

To schedule an AB 38 inspection, please visit: https://survey123.arcgis.com/share/a15c7706b4114e20b39d2a26294338ed To learn more about AB 38, visit: https://storymaps.arcgis.com/stories/b2fc79e82aec4ecab4250987db7312cb To learn more about the IBHS Wildfire Prepared Home certification, please visit: https://wildfireprepared.org/



# AB 38 and IBHS Standards

The following represents the disclosure standards under the PRC 4291 and Chapter 7A of the California Building Code portion of AB 38 and certification standards for IBHS Wildfire Prepared Home. Some requirements have been summarized or consolidated to facilitate review.

	O Recommended	Required	* Not required for AB 38 until 2025		
Standard				IBHS	AB 38
Structures					
Class A – non-combustible roof material (AB	3 38 accepts a treat	ed wood shingle	roof)	•	0*
Bird stops and/or roof flashing are sealed				•	0*
Vents are flame and ember resistant or 1/8 i	nch or finer mesh sc	reens		•	0*
Windows are multi-pane, tempered glass (IB	HS Prepared Plus st	andard)		•	0*
Gutters and downspouts are made of a non-	combustible materi	al		•	
Non-combustible gutter covers installed				•	0*
Roof and gutters must be clear of leaves, bra	anches or other com	nbustible debris		•	0*
All exterior walls must have a minimum of 6	vertical inches of no	on-combustible	material	•	
Equip chimney or stovepipe openings with a	metal screen havin	g openings betv	veen 3/8 - 1/2 inch	•	
Zone 0 (0-5 ft from the structure)					
Remove all trees, branches and vegetative d	ebris			•	•
Remove all tree branches within 10 feet of a	ny chimney or stove	pipe outlet		•	
Remove and/or replace combustible bark or	mulch			•	0
Replace combustible fencing, gates, and ark	oors attached to the	home with non-	combustible alternatives	•	0
Clear vegetative debris from decks, porches	, stairways, etc.			•	0
Limit combustible items (outdoor furniture,	planters, etc.) on top	o of decks		•	0
Relocate firewood and lumber to Zone 2				•	0
Relocate garbage and recycling containers,	boats, RVs and vehi	cles outside of Z	one 0	•	0
Zone 1 (5-30 ft from the structure)					
Remove all dead or dying branches and shru	ibs or other plants a	djacent to or ove	erhanging buildings	•	•
Trim trees regularly to separate canopies by	10 feet and remove	all dead or dying	, plants, trees, branches, leaves, etc	•	٠
Remove or separate live flammable ground o	over and shrubs in	both Zone 1 and	2	•	•
Remove combustible vegetation and items a	adjacent to or below	combustible de	cks, balconies and stairs	•	•
Remove leaves, needles or other vegetative	debris on decks, poi	rches, stairways	etc	•	•
Relocate exposed wood piles outside of Zon	e 1 unless complete	ly covered in a fi	re resistive material	•	•
Zone 2 (30-100 ft from the structure or to	the property line)				
Remove fuels in accordance with the Zone 2	Pruel Separation or	Continuous Tree	Canopy guidelines	•	•
All exposed woodpiles must have a minimum	n of 10 feet clearanc	e, down to bare:	mineral soil, in all directions	•	•
Remove all dead or dying woody surface fue	Is/vegetative debris	and cut annual	grasses/forbs to a maximum of 4 inches in height	•	•
Other					
"Outbuildings" and Liquid Propane Gas (LPG vegetation for an additional 10 feet around t	) storage tanks shal heir exterior	l have 10 feet of	clearance to bare mineral soil and no flammable		0
Logs or stumps embedded in the soil within	100 ft of any struct	ure must be rem	oved or isolated from other vegetation	0	0
Annual inspection to review landscape and	confirm maintenanc	e necessary to k	eep property in compliance	0	



# **Order an Onsite Inspection**

FortressFire Inspections define a property's characteristics and condition as they relate to wildfire vulnerability, regulatory compliance, and insurance standards. Along with documenting how to protect the home from specific ignition risks, the property's condition is evaluated against AB 38 and IBHS standards to present objective documentation of the property's condition and to identify specific mitigation actions necessary to meet those standards. Recommended mitigation services are priced, along with protection plans that monitor and maintain the property's post-mitigation condition. This pricing is intended to provide a cost benchmark for services that can be contracted through FortressFire or another provider engaged by the property owner.



#### When is an Onsite Inspection needed?

Inspections build upon the FortressFire Wildfire Disclosure Report to objectively analyze a home's risk of destruction in a wildfire and to determine a specific mitigation plan and cost. Inspection reports and insights help bridge the gap between a property's current vulnerability, regulatory requirements, and standards of insurability. Providing this data to your current or prospective insurance broker or FAIR Plan representative serves as documentation of the current state and mitigation actions being taken to prepare and maintain the property in an insurable condition. While Inspection data and mitigation recommendations greatly improve a property's likelihood to survive a wildfire, commercial insurance carriers are not required to offer insurance based on these mitigations. Additionally, FAIR Plan discounts may be available based upon compliance with IBHS standards documented in Inspection reports.

### What's included?

You receive the following reports once an inspections professional has completed an on-the-ground review of your property:

- Ground Risk Report Itemizes wildfire exposure and vulnerability score based on the Onsite Inspection of the structure, surrounding fuels, and condition.
- Ground Inspection Report Inventories wildfire- related data elements of the property, including the structure, trees, and defensible space zones.
- Service Orders Presents required mitigation actions and pricing ready to be contracted or self- performed, along with recommended protection plans.

#### How do I order and schedule an inspection?

Scan the QR code or visit https://homeowner.fortressfire.com/purchase/ref-id/{ref-id}=SKUS4GU5JN2KW6 to save the full cost of this report on your Onsite Inspection.

Once the Inspection is ordered and payment is processed, your inspection will be scheduled. You will be contacted by a FortressFire representative to confirm your Inspection appointment within 2 business days.

For questions, visit FortressFire.com/WFDR-Questions

