



Home Insurance Discount Opportunities

Recommendations from the Butte County Fire Safe Council



**These discounts are not guaranteed by the Butte County Fire Safe Council (BCFSC) and may be subject to change. Contact your insurance agent for details.*

<p>CA FAIR Plan (As of August 2023)</p>	<p>Immediate Surroundings Protections</p> <p>Structure Protections</p>	
<p>Butte County is listed.</p>	<p>Fire Risk Reduction Community List</p>	
<p>National Program Supported locally by BCFSC and CAL FIRE</p>	<p>Firewise USA Communities In Good Standing</p>	
<p>California</p>	<p>IBHS Wildfire Prepared Home</p> <p>Application fee waived for Town of Paradise's first 100 applicants.</p>	

Learn more with the "Safer from Wildfires" Program
www.insurance.ca.gov

California FAIR Plan Discounts

The amount of savings will depend on which protections policyholders choose to implement. Consumers are encouraged to work with their insurance broker to identify discounts for which they are eligible. To qualify for either the immediate surroundings discount or structural discount, homeowners must meet all of the following criteria:

Immediate Surroundings Protections (5% Discount)	Structure Protections (10% Discount)
Cleared vegetation and debris from under decks	Class-A fire rated roof
Removal of combustible shed and other outbuildings from the immediate surroundings of the home, to at least a distance of 30 feet	Maintain a 5-foot ember-resistant zone around a home (including fencing within 5 feet)
Defensible space compliance (including trimming trees, removal of brush and debris from yard, and compliance with state law and local ordinances)	Noncombustible 6 inches at the bottom of exterior walls
	Ember and fire-resistant vents
	Upgraded windows (Double paned or added shutters)
	Enclosed eaves

The latest discounts are in addition to a Firewise discount already offered by the FAIR Plan for properties located within designated Firewise USA communities.

These discounts are part of the state's Safer from Wildfires interagency partnership, comprised of the California Department of Insurance, California Department of Forestry and Fire Protection, California Governor's Office of Emergency Services and Office of Planning and Research, and California Public Utilities Commission.

To learn more about qualifications for discounts, visit CDI's **Safer from Wildfires** webpage.

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