

Premium Discounts Available for Wildfire Mitigation

Colorado law requires insurers to provide information about available premium discounts, incentives, and adjustments related to wildfire risk mitigation. This page explains the actions you can take to reduce wildfire risk, the premium impact of those actions, and how to request a review if your mitigation efforts are not reflected in your policy.

Wildfire mitigation discounts are available to Berkley One policyholders who demonstrate qualifying property-specific or community-level mitigation actions, as described below.

Property Wildfire Mitigation Credit

The Property Wildfire Mitigation Credit is available on policies covering homes that have been constructed with mitigating materials and/or otherwise maintain mitigation efforts to reduce the likelihood of ignition during a wildfire. There are two levels of resilience and associated premium credits: Base and Plus. In general, here are some of the components necessary for qualification of each standard:

Base:

1. Class A fire-rated roof (*e.g.*, asphalt shingles, metal, tile, slate) in good condition
2. Noncombustible gutters and downspouts
3. Roof, gutters, downspouts, decks, and porches are clear of debris
4. Ember-resistant vents (foundation, gable, soffit, ridge), tested to ASTM E2886 requirements or equivalent
5. Clearance and defensible space:
 - a. At least 6 inches of vertical noncombustible clearance between the ground and combustible siding materials, including attached patios and decks
 - b. Within 5 feet of the residence: No combustible materials (such as vegetation, trees, branches, vines, mulch, firewood, furniture, hot tubs, fencing, or stored items)
 - c. Within 6 to 30 feet of the residence:
 - i. Vegetation must be managed, spaced, and maintained
 - ii. Fuel tanks must be safely distanced and surrounded by noncombustible areas
 - iii. Nearby accessory structures must be spaced, hardened, and free of combustible exposures

Plus:

1. The Base standards plus upgraded noncombustible gutters, enclosed eaves, metal vents, fire-resistant walls, doors, shutters, and windows
2. Clearance and defensible space:
 - a. Combustible parallel fences within 30 feet must be removed or replaced
 - b. Accessory structures must be located at least 30 feet from the residence

Verification may be determined through independent certification (such as Wildfire Prepared Home administered by the Insurance Institute for Business & Home Safety), carrier inspection, complete documentation provided by the insured, and/or third-party inspection certificates.

Community Wildfire Mitigation Credit

The Community Wildfire Mitigation Credit is available on policies covering homes located within a community that actively organizes and maintains wildfire risk-reduction efforts that lower the likelihood of home ignition.

To qualify, the community must demonstrate ongoing, organized wildfire-mitigation activities, including the following components:

1. **Community Organization:** A resident committee, board, Homeowners Association, or local government body collaborates with partners such as local fire or forestry agencies to coordinate wildfire-mitigation efforts within an identified site boundary
2. **Risk Assessment:** A community wildfire risk assessment addresses home ignition zones (0–100 ft) and is completed and kept current through periodic updates
3. **Mitigation Plan:** A written, multi-year action plan identifies and prioritizes projects to reduce ignition risk and is kept current through periodic updates
4. **Mitigation Activities:**
 - a. The community completes and documents annual wildfire risk-reduction activities such as vegetation removal, debris clearance, resident education, and fuel-management work in shared or adjacent areas
 - b. Activities must occur within the community boundary to meaningfully reduce wildfire exposure

Qualification must be supported by independent documentation demonstrating organized, community-level mitigation. Acceptable documentation includes, but is not limited to:

1. Community-level recognition or designation (e.g., neighborhood- or government-led programs)
2. Certification through independent programs (such as Firewise USA administered by the National Fire Protection Association)
3. Written verification from a local fire authority, state or local forestry agency, homeowners' association, or a community wildfire-mitigation board confirming active implementation of the plan
4. Comparable documentation demonstrating participation in an equivalent community-level program

Policy Information

The mitigation discounts available are displayed in the table below:

Mitigation Action	Available Discount Amount (%)
Property Wildfire Mitigation Credit (Base)	-5.0%
Property Wildfire Mitigation Credit (Plus)	-10.0%
Community Wildfire Mitigation Credit	-3.0%

Submitting an Appeal

If you believe your wildfire mitigation actions or eligibility for discounts have not been accurately reflected in your Berkley One policy, you have the right to request a review.

We will confirm receiving your request within 10 days and provide you with an answer within 30 days thereafter.

To submit a request for review, send an email to onecompliance@berkleyone.com with the subject line "CO Home Wildfire Appeals Submission" along with sufficient supporting documentation such as certifications.