



Has your insurance company contacted you about signing up for wildfire mitigation services?

We have been asked about companies offering these services. While we will neither endorse nor denounce a company, we can give you some information you can confirm yourself with a little research.

These companies are not private fire departments. They focus on protecting property and allow the firefighters to concentrate on fighting fire. The service these companies offer is loss mitigation. Services that are designed to prevent loss and damage well in advance of fire season. One insurance company advertises that if your home is in an area within an active wildfire, you may have your property visited to assess the threat and they may take proactive measures. These proactive measures could include:

- Extinguishing fires or embers on the property of the insured
- Applying a flame-retardant gel
- Clearing brush and leaf litter away from the home
- Setting up sprinkler systems

Please understand these crews must get permission to access insured properties from the state or federal agency leading the response. In San Luis Obispo County if a mandatory evacuation is ordered, these crews would have to evacuate the area.

We encourage you to speak with your insurance agent with any questions or concerns you may have.

