

KW SPECIALTY INSURANCE COMPANY APPLICATION – ACORD WILDFIRE SUPPLEMENT

This supplement must be used with an ACORD application if the risk is located in a moderate or high wildfire zone.

Insured Information

Type of Insured: Individual _____ Legal Entity _____

Insured Name: _____

Wildfire Elements

Does the applicant want to participate in the Wildfire Response Program? Yes _____ No _____

KW Specialty Insurance Company is contracted with Wildfire Defense Systems, Inc. (WDS) to protect enrolled policyholder properties threatened by active wildfires. If a wildfire is in your area, WDS will monitor its activity and may take proactive measures to protect your home.

Steps that WDS may take to protect your home: Certified firefighters will attempt to go into evacuation zones and may try to close windows and garage doors, move wood piles and debris away from your home, clear gutters and roof debris and monitor hot spots to prevent flare-ups.

Disclosure: Due to the unpredictable nature of wildfire, limitations of resources, safety considerations and instructions from federal, state and local fire officials, there may be instances in which WDS may not be able to provide these services. We will use commercially reasonable efforts to provide these services and if services are provided there is no guarantee that these services will prevent damage.

Is the dwelling location urban or non-urban? Yes _____ No _____

Urban is defined as a dwelling located in a town or city. The dwelling must be within 1,000 feet of a fire hydrant and within 5 miles of 2 fire stations.

The following four questions are for Non-Urban risks only:

Does the property meet all of the Zone 1A wildfire requirements? Yes _____ No _____

Zone 1A means within 5 feet of any structure:

- Dwellings and Other Structures must have a noncombustible surface (dirt, gravel, flagstone, pavers, concrete) extending around all structures and any attachments such as decks within 5 feet of all perimeters.
- Dwellings, Other Structures and decks cannot have mulches, grasses, shrubs, trees, tree branches, or pine needles within 5 feet of any perimeter.
- Grass within 5 feet of any structure wall must be watered by an automatic sprinkler and maintained to a maximum of 6 inches.
- Dwellings, Other Structures and decks cannot have landscape timbers within 5 feet of any perimeter.
- Areas under decks and other extensions must be free of combustible materials..

Does the property meet all of the Zone 1 wildfire requirements? Yes _____ No _____

Zone 1 means within 30 feet of any structure:

- No more than one conifer (pine needle) tree.
- All tree crowns are spaced at a minimum of 10 feet apart.
- All branches of trees have been removed within 6 feet from the ground (small trees should not be limbed more than 1/3 of the height of the tree).
- All juniper bushes and trees have been removed.
- All shrubs are not touching each other and not within the dripline of any trees.
- All grasses and weeds are maintained to a maximum height of 6 inches.
- All accumulations of leaves branches, logs, pine needles, and wood chips have been removed.
- All stressed, diseased, dying, or dead trees and bushes have been removed.
- No firewood piles are present.

Does the property meet all of the Zone 2 wildfire requirements? Yes _____ No _____

Zone 2 means within 100 feet of any structure:

- All tree crowns are spaced at a minimum of 10 feet apart.
- All branches of trees have been removed within 6 feet from the ground (small trees should not be limbed more than 1/3 of the height of the tree).
- All shrubs are not touching each other and not within the dripline of any trees.
- All grasses and weeds are maintained to a maximum height of 6 inches.
- All accumulations of leaves, branches, logs, pine needles, and wood chips have been removed.
- All stressed, diseased, dying, or dead trees and bushes have been removed.

Does the property meet all of the Zone 3 wildfire requirements? Yes _____ No _____

Zone 3 means within 200 feet of any structure:

- All dead branches have been removed from trees and branches.
- All stressed, diseased, dying, or dead trees and bushes have been removed.

The following three questions are for Urban risks only:

Does the property meet all of the Zone 1A wildfire requirements? Yes _____ No _____

Zone 1A means within 5 feet of any structure:

- Dwellings and other structures do not have combustible materials on the ground such as firewood, pine needles, or dead or dying leaves within 5 feet of any structure.
- In a mountain or wooded area, dwellings and other structures do not have mulch or wood chips within 5 feet of any structure and tree branches are not within 5 feet of any structure.
- Dry or unmaintained bushes, groundcover, and grass within 5 feet of any structure wall must be watered by an automatic sprinkler.
- Juniper bushes or trees cannot be within 5 feet of any structure.
- No trees or tree branches in can be in contact with any structure or roof.
- Stressed, diseased, dying, or dead trees or bushes cannot be within 5 feet of any structure
- Areas under decks and other extensions must be free of combustible materials.

Does the property meet all of the Zone 1 wildfire requirements? Yes _____ No _____

Zone 1A means within 30 feet of any structure:

- All branches of trees have been removed within 6 feet from the ground (small trees should not be limbed more than 1/3 of the height of the tree).
- All trees, bushes, groundcover, and grass are watered by an automatic sprinkler system.
- All stressed, diseased, dying, or dead trees and bushes have been removed.
- All juniper bushes and trees have been removed.

Does the property meet all of the Zone 2 wildfire requirements? Yes _____ No _____

Zone 2 means within 100 feet of any structure:

- All branches of trees have been removed within 6 feet from the ground (small trees should not be limbed more than 1/3 of the height of the tree).
- All trees, bushes, groundcover, and grass are watered by an automatic sprinkler system.
- All stressed, diseased, dying, or dead trees and bushes have been removed.

Is the dwelling located on a cul-de-sac, on a dead-end road, on the edge of a development, or next to a green space? Yes _____ No _____
Green space includes areas of grass, trees, or other vegetation set apart for recreational or aesthetic purposes as well as forested areas in an otherwise urban environment.

Please select all that apply to the dwelling:

- Exterior Roof Sprinklers _____ Ember Resistant Venting _____ No Eaves or Enclosed Eaves _____ Wood Landscape Timbers _____
 Brush Removal Contract for the Dwelling _____ Permanently Installed Wildfire Spray System _____ Plastic Windows or Skylights _____
 Deck with Damaged Deck Boards _____ Combustible Wood Siding _____ Propane Tank Within 10 Feet of any Structure _____

Signatures

Applicant Electronic Signature

Please Read to the Applicant(s):

I understand that this application is subject to the declarations, conditions, exclusions, and other terms of the policy forms. Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent act, which is a crime and subjects the person to criminal and civil penalties.

Applicant's Initials _____

Last Four Digits of Applicant's SSN or TIN _____

Producer Electronic Signature

The producer certifies to the best of his or her knowledge and belief that the applicant(s) signature(s) is/are the personal signature(s) of the applicant(s). The producer further certifies that the questions contained in this application have been read by or to the applicant(s) and that the responses of the applicant(s) contained in this application are true and correct to the best of the producer's knowledge.

Producer's Initials _____

Last Four Digits of Producer's SSN _____

Producer's Email Address _____