Information regarding Wildfire Risk Scores in Colorado

If you have any questions about how this applies to you, please contact your insurance agent.

<u>Foremost Choice® Property</u>

Dwelling Fire including Owner-occupied, Landlord and Vacant; Specialty Homeowners, Manufactured Home, Landlord and Vacant Condo

We do not offer discounts related to wildfire mitigation.

See below for the process to appeal your Wildfire Risk Score.

<u>Foremost Signature® Home</u>

Including Homeowners, Condo

Foremost® offers premium discounts to policyholders who take proactive steps to reduce wildfire risk at both the property and community level.

Available Wildfire Mitigation Discounts

Policyholders may qualify for a Wildfire Mitigation Discount through the following actions:

1. Property-Level Mitigation (IBHS Wildfire Prepared Home™ Designation)

Taking steps to harden your home against wildfire can reduce risk and improve resilience.

- Eligible action: Obtaining an IBHS Wildfire Prepared Home™ designation
- Discount: Up to 3% off the wildfire peril portion of your premium

2. Community-Level Mitigation (Firewise USA® Designation)

Participation in a recognized fire-adapted community program can further reduce risk.

- Eligible action: Property located within a Firewise USA® designated site
- Discount: Up to 3% off the wildfire peril portion of your premium

Policyholders may qualify for both discounts if both criteria are met.

How to Qualify

To receive these discounts, policyholders may be asked to:

- Provide documentation or certification of IBHS Wildfire Prepared Home™ designation
- Provide evidence of Firewise USA® community designation

Appeal Process for Wildfire Risk Scores and Wildfire Mitigation Discounts for Foremost Choice Property and Foremost Signature Home

If you don't agree with the information we currently have for your property, you have a right to appeal.

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

To submit a request, contact your agent or company representative on your Declarations Page. Please provide the following information with your appeal within 30 days of receiving this notice:

- Insured's Name
- Dwelling Address
- Policy Number
- Effective/Renewal Date
- Current Wildfire Risk Score
- Contact Information (email & phone number)
- Reason for Appeal
- Describe specific actions that have changed the score for appeal