



## Policy Endorsements

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### Wildfire Mitigation Response Service Endorsement - California (CA145 - 1st Edition)

We have contracted with a wildfire mitigation response service provider to perform wildfire suppression and protection services at the **residence premises**. In the event of an impending wildfire threat, as determined by the provider, you authorize such provider to enter the **residence premises** to perform wildfire suppression and protection services, if resources are available. Services may include, but are not limited to:

- a) removal of debris from your roof and/or gutter system;
- b) exposed vent closure or sealing to prevent embers from entering the structure;
- c) clearing of fuel sources and combustible vegetation surrounding the **dwelling**;
- d) closure of doors and/or windows;
- e) sprinkler system set-up;
- f) active fire and/or smoldering ember extinguishing; or
- g) fire-resistant gel or foam application to your property.

The wildfire mitigation response service provider's strategy, active wildfire threat level determination, product usage, and method of defense against potential wildfire damage will be based on industry standard and practices, and the provider's judgment and assessment.

The wildfire mitigation response service provider is not a first responder service and is not responsible for limitations of access to the **residence premises**. There is no guarantee that the wildfire mitigation response service provider's attempt to perform wildfire suppression and protection services will prevent or reduce damage by a wildfire event.

We may modify or discontinue the wildfire mitigation response services provided in this endorsement at any time without notice to you.

### Coverage

In Section I-Property Coverage, we insure for direct physical loss or damage to covered property on the **residence premises** caused by or as a result of the wildfire mitigation response services provided in this endorsement. This includes any applicable additional living expenses or loss of rents coverage.

This is not additional insurance. All loss, damage, or expense in this coverage is subject to the policy terms, limits, and conditions.

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This endorsement is part of your policy. All other policy terms and conditions apply.

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