

WILDFIRE & SMOKE DEDUCTIBLE

Coverage for Wildfire-Related Losses

Wildfire and Smoke Protection That Performs.

Wildfire events can disrupt lives in an instant. Solara provides agents the ability to offer Wildfire and Smoke Deductible options designed to deliver consistent, affordable protection.

Wildfire & Smoke Deductible Options

Take advantage of offering a wide-range of deductible options designed to match wildfire exposure. Wildfire and Smoke Deductibles options have a \$10,000 minimum deductible. Higher wildfire and smoke deductibles may be required based on wildfire risk evaluations, location, and coverage limits.

Wildfire Classification	Minimum Wildfire Deductible	Mandatory Wildfire Protection Coverage Requirements
Low	\$10,000	Minimum Wildfire Protection Requirements
Moderate	2%	Minimum Wildfire Protection Requirements
High	2%	- Minimum Wildfire Protection Requirements - Peril of Fire/Lightning Exclusion – Trees, Shrubs and Other Plants
Very High (Limited Eligibility)	5%	- Minimum Wildfire Protection Requirements - Ember Resistant Vents ** - Non-combustible Gutter Guards - Peril of Fire/Lightning Exclusion – Trees, Shrubs and Other Plants - Maximum 10% Additional Replacement Cost

Specific standards must be met to be eligible for coverage for all wildfire classifications. Compliance with these requirements will be confirmed by a vendor inspection, imagery assessment, or by insured provided photographic evidence if requested. See Underwriting Manual for full details.

**Ember Resistant Vents are required for all vents (Brands "Vulcan" and BrandGuard" are the industry standard.)

Wildfire Inspections

Solara may conduct interior and/or exterior inspections on any new or renewal policy to verify:

- » Replacement cost values
- » Risk characteristics
- » Wildfire mitigation features
- » Eligibility for coverage
- » Property condition

The insurer offering the products described herein is not admitted and not licensed in California and the insurer is not subject to all of California's insurance laws or regulations. The insurer is subject to less regulatory oversight than admitted (licensed) insurers. In the event of the insurer's insolvency, policyholders may not receive all protections available to policyholders of admitted (licensed) insurers under California law.

