



FIRE SAFE MARIN

Adapting to Wildfire

A message from Fire Safe Marin:

Mercury Insurance is interested in writing homeowner policies in Inverness.

Any homeowner who believes they qualify **may submit photos of all four sides of their home, along with any additional structures on the property**, to the Mercury Wildfire team for review. Homes with IBHS certification will meet our standards; however, photo documentation is still required.

1. Class A roof
2. Non-combustible siding at least six inches off the ground
3. Ember resistant vents
4. Zone Zero (our five foot zone requirements are more flexible than IBHS standards)
 - a. Non-combustible fencing
 - b. Grass and ground covers are fine
 - c. Smaller, high moisture or less intensely burning plants are fine within 5 feet if
 - i. The siding is entirely non-combustible rather than just the first six inches off the ground
 - ii. The plants are not near or under vulnerable structure features such as first story glass features (windows or French doors) or vents unless the vents are also flame resistant.
 - d. Mature trees even within five feet are generally okay if they are tall enough that the branches above the roof.
5. If there's an outdoor deck, the base needs to be enclosed and protected and the deck material itself should ideally be non-combustible, but that latter requirement can be flexed if everything else is good.

Contact: mercurywildfireteam@mercuryinsurance.com

Trisha Chavez
Portfolio Underwriter
Mercury Insurance

