

Dear Policyholder or Applicant,

This Certification of Mitigation Criteria Form ("Form") serves only AmGUARD's California Homeowners policyholders and applicants for the sole purpose of collecting certain information regarding mitigation criteria applicable to their property.

Please carefully read the following information before completing this Certification of Mitigation Criteria Form ("Form"). If you don't understand the Form or the content of the information, please reach out to your insurance agent for further assistance.

In a prior written correspondence "Wildfire Score Disclosure," AmGUARD informed its Homeowners policyholders and applicants of the wildfire score that was assigned to your property. Therefore, based on each property's wildfire score, completion of this Form may result in one or more of the following actions:

- For policyholders or applicants with a property wildfire score between 0-39, completion of this Form will likely not result in any further action by AmGUARD because AmGUARD does not currently rate policies of that range for wildfire risk.
- For existing policyholders with a property wildfire score between 40-80 that is not located in a moratorium zone, completion of this Form may result in possible reconsideration of a pending notice of non-renewal and application of possible limited decrease in premium. Please note that mitigation actions performed by policyholders whose property's wildfire score is between 40 – 50 will not result in a decrease in premium because AmGUARD does not rate policies of that range for wildfire risk. Policyholders who are qualified to restore their eligibility for Homeowners insurance with AmGUARD will be informed in writing if they have completed this Form no later than 65 days prior to the expiration of their current Homeowners Policy with AmGUARD.
- For existing policyholders with a property wildfire score between 80-100 that is not located in a moratorium zone, completion of this Form will not result in any action because AmGUARD does not currently provide a pathway to restore eligibility to properties with assigned wildfire score higher than 80. To know if your property is located in a moratorium zone visit: https://interactive.web.insurance.ca.gov/apex_extprd/f?p=450:50

INSTRUCTIONS: Fill in your information and check each box to indicate those mitigation criteria that your property qualifies for, as of the date you sign this Form.

Name: _____
First Last

Property Address: _____

Policyholder Email Address: _____

Relationship to Policyholder: Policyholder Agent Broker

AmGUARD Policy Number: _____

Mitigation Actions Nos. 1 – 10 refer to property-level mitigation actions, which may be undertaken with respect to an individual property and by an individual policyholder.

Mitigation Actions Nos. 11 – 12 refer to community-level mitigation actions, which are applicable to the community in which your property is located and cannot be undertaken on an individual basis by a single policyholder. To lower your property's wildfire score through these Mitigation Actions, the community in which your property is located must be recognized by the accrediting entities as achieving the designations noted in Mitigation Actions Nos. 11 – 12.

If your Policy with AmGUARD was non-renewed due to high wildfire risk, in order for us to consider renewing your policy, you must complete the **two mandatory mitigation criteria and seven of the 10 elective mitigation criteria**. If your Policy with AmGUARD was renewed, you may complete any number of mitigation criteria and need not follow the eligibility reconsideration instructions.

Your mitigation actions may also have an impact on your renewal premium if your non-renewal is rescinded. Please note that **for properties whose assigned wildfire score falls within the range of 40 – 50, a reduction in wildfire score will have no impact on premium**, because AmGUARD does not apply a premium surcharge to policies of that range for wildfire score.

If you need more information about the designation of the Mitigation Actions, these Mitigation Actions are defined in the California Code of Regulations, Title 10, Section 2644.9. Further information, including a link to the text of the regulations, are available from the California Department of Insurance at:
<https://www.insurance.ca.gov/0400-news/0100-press-releases/2022/release076-2022.cfm>.

Mandatory Mitigation Actions (must complete both for eligibility reconsideration)

1. Incorporation of only noncombustible material(s) in any improvements, including fences and gates, within five (5) feet of your home.
 Yes No
2. Vegetation, debris, mulch, stored combustible materials, and all movable combustible objects are cleared from the area within five (5) feet of your home.
 Yes No

Elective Mitigation Actions (must complete at least seven out of ten for eligibility reconsideration)

3. Vegetation and debris are clear from underneath your home's outdoor deck(s).
(Unavailable for homes without decks)
 Yes No N/A

4. Removal or absence of combustible structures, including sheds and other outbuildings, from the area within thirty (30) feet of your home.
 Yes No

5. The property upon which your home is located or situated complies with Public Resources Code § 4291, and any applicable local ordinances, governing defensible space.
 Yes No N/A

6. Your home possesses a Class-A Fire Rated Roof.
 Yes No

7. Your home's eaves are enclosed. (Unavailable for homes without eaves)
 Yes No N/A

8. Your home's exterior vents are fire-resistant. (Unavailable for homes without vents)
 Yes No N/A

9. Your home possesses multi-pane windows; dual-pane windows; and/or functional shutters that cover the entire window and do not have openings when closed.
 Yes No

10. At least six (6) inches of noncombustible vertical clearance is present at the bottom of the exterior surface of your home, measured from the ground up.
 Yes No

11. Your property is located within a Fire Risk Reduction Community, as listed by the California Board of Forestry pursuant to Public Resources Code § 4290.1.
 Yes No

12. Your property is located within a Firewise USA Site in Good Standing. A "Firewise USA Site in Good Standing" is a community that, at the time the Building Being Evaluated is rated, is recognized as such by the National Fire Protection Association. Information available at: www.nfpa.org.
 Yes No

By signing and submitting this Form, I confirm:

- I understand that changes to AmGUARD's rating plan on file with the California Department of Insurance may impact the amount of premium charged at any future renewal and/or the rate impact of any mitigation actions.
- I understand that AmGUARD reserves its right to amend the assigned wildfire score if community-level and/or property-specific information becomes available and is reported to us. For more information please visit: <https://www.guard.com/ca-wildfire/>.
- I understand that it is unlawful to make or cause to be made a knowingly false or fraudulent material statement or material representation for the purpose of obtaining or amending an insurance policy under any line of insurance regulated by the department. A violation of this section is a public offense, punishable by a fine not to exceed ten thousand dollars (\$10,000), by imprisonment pursuant to subdivision (h) of **Section 1170 of the Penal Code**, or in a county jail not to exceed one year, or by both that fine and imprisonment.
- I understand that if I submit this Form because my Policy was non-renewed due to the property's high wildfire risk, due to processing time and legally required notice periods for issuing renewal policies in the State of California, in order to consider rescinding a non-renewal, AmGUARD must receive the completed, signed or electronically submitted Certification of Mitigation Criteria Form at least sixty-five (65) days prior to the expiration of the Homeowner's policy. If AmGUARD does not receive the Form by that time, AmGUARD will not be able to offer renewal.
- I represent that I am duly authorized to provide this information on behalf of the AmGUARD's Policyholder and I agree that the Policyholder shall be bound by the answers and representation provided in this Form.

Signature: _____ Date: _____

Please return the completed Certification of Mitigation Criteria Form by:

Email to	underwriting3@guard.com
Fax to	570-820-7968
Mail to	Berkshire Hathaway GUARD Insurance Companies Attention: Underwriting 39 Public Square PO Box AH Wilkes-Barre, PA 18703-0020