

## SAMPLE LETTER

RE: Policy # XXXXXXXX-XXXX

Dear \_\_\_\_\_,

I must say that we were very surprised and confused to receive the letter and your call regarding \_\_\_\_\_ assessment of the insurability of our property. We just received notice from them on \_\_\_\_\_..

I have attached some photos of the exterior of our home showing that all trees within 100 feet of our home are limbed and well spaced per the direction, guidance and inspection of the DNRC who worked with us to complete the Stevens Grant that we applied for and were awarded as a Homeowners Associate and individual property owner in order to become a Firewise Community.

I have also attached numerous e-mails between the Chair of our Fire Information & Risk Management (FIRM) Committee for our HOA and the DNRC and Forest Service that show additional steps that have been taken by our HOA and the DNRC and Forest Service to provide a firewise barrier around our subdivision in an effort as a community to be proactive in maintaining our status as a recognized Firewise community continuously for more than 12 years now.

Let me give you a brief summary of these efforts:

### Our Property:

- We participated in and were awarded and approved for the Stevens Grant for fuel reduction on our property. The DNRC came to our property to lay out the fuels reduction plan we would need to comply with and complete in order to receive the grant. Upon their inspection, we met all of their requirements for defendable spacing and ladder fuel reduction of our entire property.

- We have surrounded our home with green grass and our driveway is pavement. We had an automatic sprinkler system professionally installed last fall that automatically waters a large area completely around our house (even out in the forest area). This system is supported by an automatic generator that is not dependent on electricity should the power be off.

#### Our Homeowners Association:

- The Chair of our Fire Information & Risk Management (FIRM) Committee for our HOA currently serves on the board of FireSafe Montana. Please see attached e-mail #1 which provides a summary of the steps that have been completed on behalf of our HOA to encourage wildfire prevention and mitigation.
- I have also attached e-mails documenting some of the major fuels reduction projects adjacent to Elkhorn property on the south, east, and north sides of Elkhorn by the US Forest Service to provide defensible space in and around our subdivision on state lands. I have attached maps showing the fuels reduction project in the Beaver Lake area adjacent to Elkhorn from Mike West of USFS. Additionally, Two Bear Ranch has completed extensive fuels reduction projects to the north of Elkhorn.

As you know, we have been with \_\_\_\_\_ Insurance for over \_\_\_\_ years now on this home and have never filed a claim and have paid our premiums on time each month. We feel as individual property owners and as part of our fire-wise community that we have been very diligent and proactive to take the necessary steps that will ensure the safety of our home and community.

Please let me know if you have any questions.

Best regards,