

Wildfire Defense System Evidence Packet



Prepared for: [Insurance Carrier Name]

Re: Homeowners Policy Review

Insured: [Homeowner Name] | [Property Address, City, CA ZIP]

System Provider: FireRoofs LLC | **Date:** [Month Year]

Automated Exterior Wildfire Defense

Executive Summary

This evidence packet is submitted in support of the insured's application to [reinstate/renew/obtain] homeowners insurance coverage for the property at [Address, City, CA ZIP]. The property has been equipped with a comprehensive, professionally installed wildfire defense system provided by FireRoofs LLC and installed by [Licensed Contractor Name] (CA General Contractor License #[Number], CSLB verified). The system represents a [dollar amount] investment in active fire mitigation and provides automated, multi-layered wildfire defense capabilities that exceed the passive mitigation measures recognized under California's Safer from Wildfires regulations and the IBHS Wildfire Prepared Home certification framework.

Property & System Overview

Item	Detail
Insured / Owner	[Homeowner Name]
Property Address	[Address, City, CA ZIP]
Property Type	Single-family residential
Estimated Property Value	[Value]
Current Coverage	[Carrier / FAIR Plan with cap details]
Roof Area	[Square feet]
Eave Coverage	[Linear feet]
System Provider	FireRoofs LLC
Licensed General Contractor (Installer)	[Contractor Name], CA License #[Number] (CSLB verified)
System Tier	[Keystone / Guardian / Fortress]
Contract Executed	[Date]
System Commissioning	[Date(s)]
Total Investment	[Amount]

Installed System Components

The FireRoofs Wildfire Defense System is a multi-zone, automated exterior sprinkler and foam suppression system designed to protect the entire structure and surrounding property from ember attack, radiant heat, and direct flame contact during wildfire events.

Roof and Structure Protection

- [Count] rotor sprinklers covering the full [sq ft] roof area
- [Count] soffit sprinklers protecting [linear feet] of eaves
- All copper piping paint-matched to house color for aesthetic integration
- [Count] zone valves for multi-zone sequential operation

Class A Firefighting Foam System

- [Size]-gallon Class A firefighting foam tank (installed and filled)
- Foam proportioning valve system for roof and eave zones
- Foam master valve with independent operation from water master valve
- Class A foam enhances water penetration and creates a protective fire-retardant blanket

Property Perimeter Defense

- [Count] property perimeter hillside defense sprinklers with [radius]-foot radius coverage each
- Rotor sprinklers installed on [height] black metal fence post encasements
- Trenching and dedicated valving for independent perimeter operation

Water Supply and Redundancy

- Primary connection to domestic water supply with backflow preventer
- [Optional: Secondary pool supply backup via booster pump]
- Automatic failover: flow sensor detects domestic supply loss and activates backup via relay
- Total system flow rate: [GPM]; maximum configured zone flow: [GPM]
- System operating pressure: [PSI]

Smart Controller and Automation

- Smart controller with LoRaWAN communication to sensors and detection cameras on property
- Starlink satellite communication module for off-grid connectivity
- Wildfire detection cameras with intelligent flame recognition
- Mobile app for real-time monitoring, alerts, and manual override
- Automated activation: system detects wildfire threat and activates without manual intervention
- Multi-zone sequencing with no concurrent zone operation to maintain pressure

Backup Power

- [Size] onsite generator (installed and operational) [or Tesla Powerwall]

Commissioning & Operational Testing

The system underwent comprehensive operational testing on [date(s)]. All tests were passed and documented in the FireRoofs Operational Test Log. Results are summarized below.

Zone Verification

- Rear Roof Sprinkler Zone: **OPERATIONAL**
- Front Roof Sprinkler Zone: **OPERATIONAL**
- House Eave Sprinkler Zone: **OPERATIONAL**
- Property Perimeter Sprinkler Zone: **OPERATIONAL**
- Zone sequencing verified (no concurrent operation)
- Static Pressure: [PSI] | Dynamic Pressure: [PSI]

Water Redundancy Failover

- Domestic supply interruption simulated: **PASSED**
- Flow sensor detected water loss: **CONFIRMED**
- Relay activated to secondary pump: **CONFIRMED**
- [Pump model] auto-engaged: **CONFIRMED**

Class A Foam System

- Foam tank level verified: [gallons]
- Foam visible at roof sprinklers: **CONFIRMED**
- Foam visible at eave sprinklers: **CONFIRMED**
- No foam in perimeter lines: **CONFIRMED** (perimeter is water-only)
- Foam test duration: [seconds]

Sensor and Detection

- LoRaWAN communication: **ACTIVE**
- App connectivity: **VERIFIED**
- Controlled flame recognition test: **PASSED**
- App notification delivery: **CONFIRMED**
- Fire alert notification: **CONFIRMED**

California Regulatory Alignment

California's Safer from Wildfires regulation (Insurance Code Section 2644.9) requires all admitted insurers to provide premium discounts for property-level wildfire mitigation. The Insurance and Wildfire Safety Act (AB 1), signed October 2025, requires the CDI to regularly review and update these regulations to reflect mitigation advancements.

CDI Mitigation Category	Property Status	Exceeds Standard?
Class A Fire-Rated Roof	[Existing roof] + [count] active rotor sprinklers covering entire [sq ft] roof with water and foam	YES , Active suppression
Enclosed Eaves / Soffits	[Count] soffit sprinklers protect all [linear ft] of eaves with water and foam	YES , Active suppression
Ember-Resistant Vents	Sprinkler system creates wet barrier over all vent openings during operation	YES , Active defense

CDI Mitigation Category	Property Status	Exceeds Standard?
Multi-Pane Windows	Foam blanket protects exterior surfaces including window surrounds	Active mitigation
Noncombustible Zone 0 to 5 ft	Perimeter sprinklers + foam system create active wet zone	YES , Active wet zone
Defensible Space 5 to 30 ft	[Count] perimeter sprinklers with [radius]-ft radius each	YES , Active saturation
Defensible Space 30 to 100 ft	Perimeter coverage extends to [radius]-ft radius per sprinkler	YES , Extended coverage
Combustible Structure Removal	Active suppression mitigates attached structures	YES , Mitigation via suppression
Deck / Porch / Patio Protection	Eave and perimeter zones provide overlapping coverage	YES
Gutter / Debris Maintenance	Roof sprinklers continuously flush gutters during operation	YES , Self-clearing
Exterior Wall Protection	Foam blanket application on soffits and eaves protects walls and siding	YES

IBHS Wildfire Prepared Home: Active vs. Passive Comparison

Capability	IBHS WPH+ Passive Standard	FireRoofs Active System
Ember Protection	Ember-resistant materials	Active water and foam suppression on contact
Roof Defense	Class A rated materials	Active rotor sprinklers saturate full roof area
Eave Protection	Enclosed eaves, ember-resistant vents	Active soffit sprinklers across all eave footage
Zone 0 Clearance	Noncombustible materials within 5 ft	Active perimeter sprinklers saturate ground within [radius]-ft radius
Wildfire Detection	Not included	Flame detection cameras with LoRaWAN sensors
Automation	Not included	Smart controller with automated activation, app alerts, manual override
Water Redundancy	Not included	Dual supply: domestic water + [backup source] with automatic failover at [GPM]
Power Independence	Not included	[Generator/Powerwall]; Starlink satellite communication
Foam Suppression	Not included	[Size]-gallon Class A foam system for roof and eave zones
24/7 Monitoring	Not included	Continuous monitoring via mobile app and LoRaWAN sensor network

Completion Discount Eligibility

Under California Insurance Code Section 2644.9, admitted carriers are required to offer premium discounts for each qualifying mitigation category. Some carriers also offer an additional completion discount when a property qualifies across multiple or all categories. Based on the installed system and property conditions documented in this packet, the insured property qualifies for all mandatory mitigation discount categories plus the completion discount where offered by the carrier. The carrier should also evaluate the active defense capabilities of this system as a basis for enhanced underwriting consideration beyond standard discount structures.

Investment Summary

Item	Amount
FireRoofs Contract Total	[Amount]
Annual Service Fee	[Amount]/year: Starlink, monitoring, app connectivity

Property Availability

The property and installed system are available for review if requested by the underwriter. System documentation, commissioning records, and operational test logs are included with this submission.

