



Co-operators and FireSmart™ BC: Partnering to protect your property

We all have a role to play in mitigating wildfire risk. As the frequency and severity of wildfires increase, it's important to do our part to help increase neighbourhood resilience and keep our communities safe. It starts with where you live. By being prepared, you can dramatically decrease the risk of wildfire damaging your home and property.

Co-operators protection and premium discount

Co-operators has partnered with FireSmart™ BC to encourage homeowners to take advantage of the **FireSmart BC Home Partners Program (HPP)** and the **FireSmart Canada Neighbourhood Recognition Program (FCNRP)**. These free, voluntary programs help you understand wildfire behaviour so you can prepare your home or neighbourhood to be more resilient in the event of a wildfire in your community.

As a Co-operators client, you're eligible for a discount on the wildfire peril premium portion of your home insurance if you're certified through HPP and/or live in a FireSmart-recognized neighbourhood. This premium discount:

- Is available in all wildfire zones
- Varies based on risk level
- Applies to homeowners and residential, seasonal and condominium properties

Your local Co-operators Financial Advisor can provide further details about the wildfire peril premium discount and how to qualify.

FireSmart Home Partners Program

HPP was designed to engage residents in voluntary wildfire mitigation activities by offering an in-depth professional home assessment with property-specific recommendations. The assessment is completed by FireSmart Wildfire Mitigation Specialists who will identify fire pathways and risks unique to your property. After the assessment, you'll receive a detailed follow-up report making specific recommendations on how to mitigate those risks. If all wildfire mitigation activities are implemented, your home will be certified FireSmart, and you'll be eligible for the wildfire peril premium discount.

FireSmart Neighbourhood Recognition Program

FCNRP officially recognizes neighbourhoods that have taken critical steps to reduce their vulnerabilities to wildfire. To be recognized under FCNRP, residents form a FireSmart Neighbourhood Committee and invite a Local FireSmart Representative to complete a neighbourhood Wildfire Hazard Assessment. When the assessment is completed, the neighbourhood must implement a minimum of three recommended FireSmart mitigation action items. Once those actions items are undertaken, the neighbourhood can apply for recognition status, which is renewed annually.

To find out more about qualifying for a discount on the wildfire peril premium portion of your home insurance, contact:

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