

FireSafeProof Wildfire Mitigation Evidence Packet

Packet v3 · Generated 2026-06-12T16:20:00.000Z

Cover Letter

To the carrier underwriting team: This packet documents wildfire mitigation evidence for 1427 Ridgecrest Rd, Nevada City, California. It maps homeowner-uploaded invoices, inspection records, and dated photos to cited California wildfire mitigation rules and identifies the categories currently documented or still needing proof.

Requested action: Review the documented mitigations, apply any available wildfire mitigation discounts or risk-score updates, and identify any remaining carrier-specific forms needed for final processing.

Property Summary

Address	1427 Ridgecrest Rd, Nevada City, CA 95959
County	Nevada
State	CA
Insurer	Pacific Ridge Insurance Co.
Case	FSD-2481 · packet_generated
Matrix status	2 documented · 1 weak · 1 missing

Mitigation Matrix

Category	Status	Evidence	Citations
Class A Roof	documented	2	California Department of Insurance: Safer from Wildfires; California FAIR Plan Wildfire Hardening Discounts for Dwelling Fire and Commercial Policies
Ember Resistant Vents	documented	1	10 CCR §2644.9 Consideration of Mitigation Factors; Wildfire Risk Models
Defensible Space Zone 0	weak	1	10 CCR §2644.9 Consideration of Mitigation Factors; Wildfire Risk Models; California FAIR Plan Wildfire Hardening Discounts for Dwelling Fire and Commercial Policies
Deck Fence Attachment Risks	missing	0	California FAIR Plan Wildfire Hardening Discounts for Dwelling Fire and Commercial Policies

Criteria-to-Evidence Mapping

Class A Roof Packet section: Class A fire-rated roof Evidence: class-a-roof-invoice.pdf, roof-south-elevation.jpg Sources: California Department of Insurance: Safer from Wildfires; California FAIR Plan Wildfire Hardening Discounts for Dwelling Fire and Commercial Policies	documented
Ember Resistant Vents	documented

Packet section: Ember- and fire-resistant vents
Evidence: ember-vent-retrofit-invoice.pdf
Sources: 10 CCR §2644.9 Consideration of Mitigation Factors; Wildfire Risk Models

Defensible Space Zone 0

weak

Packet section: 0-5 foot ember-resistant zone
Evidence: zone-zero-north-wall.jpg
Sources: 10 CCR §2644.9 Consideration of Mitigation Factors; Wildfire Risk Models; California FAIR Plan Wildfire Hardening Discounts for Dwelling Fire and Commercial Policies

Deck Fence Attachment Risks

missing

Packet section: Deck, fence, and attachment risks
Evidence: None uploaded
Sources: California FAIR Plan Wildfire Hardening Discounts for Dwelling Fire and Commercial Policies

Missing-Proof Checklist

Defensible Space Zone 0

- Upload photos around every exterior wall showing the first five feet clear of combustible fencing and storage.

Deck Fence Attachment Risks

- Upload photos of deck undersides and fence-to-structure transitions, plus receipts for noncombustible replacements if applicable.

Citation Appendix

California Department of Insurance: Safer from Wildfires

<https://www.insurance.ca.gov/01-consumers/200-wrr/Safer-from-Wildfires.cfm>

10 CCR §2644.9 Consideration of Mitigation Factors; Wildfire Risk Models

<https://www.law.cornell.edu/regulations/california/10-CCR-2644.9>

California FAIR Plan Wildfire Hardening Discounts for Dwelling Fire and Commercial Policies

<https://www.cfpnet.com/wp-content/uploads/2025/11/Discounts-for-Dwelling-Fire-Commercial-Policies-2025.11.15.pdf>

Photo Appendix

No image evidence was available for embedding.

Audit Log

Time	Event	Detail
2026-06-12T16:20:00.000Z	Packet generated	Sample packet rendered from FireSafeProof fixture data.
2026-06-12T16:20:00.000Z	Evidence referenced	4 evidence items attached to the packet.
2026-06-12T16:20:00.000Z	Rules cited	3 rule source snapshots cited across 4 mapping rows.