

— AN UNDERWRITING PREPARATION GUIDE

# Wildfire Mitigation Contractor *Readiness* Audit

*A five-phase advisory checklist to help defensible space, brush clearing, controlled burn, home hardening, and private fire service contractors prepare a clean, quotable submission.*

COMMERCIAL AUTO

GENERAL LIABILITY

PROFESSIONAL LIABILITY

WORKERS COMP

UMBRELLA

INLAND MARINE

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HOW TO USE THIS DOCUMENT

# A structured intake for *wildfire mitigation underwriting*.

*Wildfire mitigation is a fast-evolving class of business, and underwriters are paying close attention to operations, ignition risk, contractual exposure, and field controls. The five phases below walk owners, operations leads, and finance through the documents and disclosures most often requested before a quote is issued.*

<p><b>01</b>    <b>Operations &amp; Risk Profile</b>    p. 3</p> <p>Exact services, service radius, ignition exposure, and field controls.</p>	<p><b>02</b>    <b>Contracts, Certificates &amp; Public Agency Work</b>    p. 4</p> <p>Customer agreements, indemnity terms, and additional insured requirements.</p>
<p><b>03</b>    <b>Equipment, Subcontractors &amp; Crew</b>    p. 5</p> <p>Fleet, owned and rented equipment, subs, training, and licensing.</p>	<p><b>04</b>    <b>Loss History &amp; Underwriting Documents</b>    p. 6</p> <p>Prior coverage, loss runs, applications, and effective-date logistics.</p>
<p><b>05</b>    <b>Strategic Preparation</b>    p. 7</p> <p>Triggers, timing, history, and related coverage lines to review.</p>	<p>→    <b>Ready for Your Review?</b>    p. 7</p> <p>How to send this checklist back to WHINS and start intake.</p>

**DISCLAIMER** This checklist is educational only. Coverage availability, terms, conditions, and eligibility depend on underwriting review. Nothing in this document constitutes a binder, quote, or guarantee of coverage.

PHASE

# 01

## Operations & Risk Profile

*Wildfire mitigation contractors range from defensible space crews to private fire response operations, and underwriters quote each very differently. A clear, specific picture of what you actually do is the foundation of a quotable submission.*

### WHAT TO DOCUMENT

- Exact Operations**      Defensible space, brush clearing, controlled or prescribed burns, home hardening, fuel breaks, vegetation management, or private fire services — describe each line of work and the approximate revenue split.

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- Service Radius**      Counties or states served, typical job-site distance from home base, and any overnight or out-of-state work.

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- Customer Mix**      Residential homeowners, HOAs, commercial property, utilities, public agencies (Cal Fire, USFS, county fire), or insurance carrier referrals.

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- Ignition & Hot Work Controls**      Spark arrestors, fire watch protocols, water tender or pump support, weather and red-flag day shutdown criteria, and post-work site monitoring.

#### WHY THIS MATTERS

*Underwriter perspective*

Saws, chippers, mowers, and torches in dry fuel are an ignition exposure. Underwriters classify and price the account based on the highest-risk operation you perform, so vague descriptions tend to be priced conservatively. Specific operations and documented controls help you avoid being lumped in with riskier classes.

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# 02

## Contracts, Certificates & Public Agency Work

*Your insurance limits and endorsements should align with what your contracts actually require. Public agency and utility work in particular can carry strict insurance and indemnity terms.*

### CONTRACTUAL & COMPLIANCE REQUIREMENTS

- Customer Contracts**      Sample residential, HOA, and commercial agreements showing scope of work, indemnity language, and limitation-of-liability terms.

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- Public Agency & Utility Contracts**      Cal Fire, USFS, county, municipal, or utility (PG&E, SCE, SDG&E) agreements — including any required limits, additional insured, primary & non-contributory, and waiver of subrogation provisions.

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- Certificate Requirements**      Sample certificate templates from your largest customers and a list of any specific endorsements you are routinely asked to provide.

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- Lender & Lease Requirements**      Equipment lender or lessor insurance requirements for vehicles, trailers, and major equipment.

#### WHY THIS MATTERS

*Contractual exposure*

Wildfire mitigation contractors sometimes accept broad indemnity or hold-harmless terms — particularly with utilities and public agencies — that exceed standard policy limits or trigger contractual liability questions. Reviewing these terms during placement helps avoid uninsured contractual liability.

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# 03

## Equipment, Subcontractors & Crew

*Underwriters look closely at what's on your jobsite — vehicles, equipment, who's operating it, and who you bring in to support the work.*

### FLEET, EQUIPMENT & PEOPLE

- Vehicle & Trailer Schedule**      Year, make, model, VIN, and stated value for trucks, water tenders, chip trucks, trailers, and any specialty units.

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- Owned Equipment Schedule**      Chippers, masticators, mowers, skid steers, chainsaws, pumps, and other equipment with model and value — relevant for inland marine and contractor's equipment coverage.

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- Subcontractors**      Use of subs, anticipated annual sub cost, and your standard sub agreement including insurance and indemnity requirements.

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- Crew & Training**      Headcount, payroll by class, qualifications (S-130/S-190, faller certifications, pesticide applicator, RX burn boss), and your in-house training program.

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- Licensing**      Contractor license classification (e.g., C-27, C-61/D-49), DIR registration, and any other state or local registrations.

#### WHY THIS MATTERS

*Pricing & eligibility*

Equipment values, payroll mix, and sub spend are direct rating inputs across auto, GL, and workers comp. Trained, certified crews and tight subcontractor controls tend to produce better terms — and in tighter markets, may be the difference between an offer and a decline.

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# 04

## Loss History & Underwriting Documents

*A complete, well-organized submission package shortens turnaround with carriers and reduces back-and-forth requests during the underwriting review.*

### HELPFUL DOCUMENTS

- Prior Coverage**

Current declarations pages, renewal offers, non-renewal notices, or quote indications, if available, for auto, GL, professional liability, workers comp, umbrella, and equipment.

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- Loss History**

Currently valued loss runs (typically five years) for each line, plus a brief narrative on any large or unusual claim and what changed afterward.

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- Applications**

Completed Acord applications and any wildfire- or contractor-specific supplemental questionnaires the carrier requires.

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- Field Evidence**

Job-site photos, equipment photos, training materials, written safety program, IIPP, fire-watch SOPs, and any public agency prequalification documents.

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- Logistics**

Target effective date, contract or bid deadlines, lender deadlines, and any other timing constraints.

**TIP**

*Submission efficiency*

Carriers writing wildfire mitigation are selective and capacity is limited. Submitting these documents in one well-organized package — rather than in pieces — meaningfully improves your odds of getting a real quote rather than a quick decline.

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# 05

## Strategic Preparation

*Be ready to answer these contextual questions during your readiness review – they shape how your submission is positioned to the market.*

### QUESTIONS TO BE READY FOR

- Triggers**                      What changed that triggered the insurance review? New contract, expansion into new operations, non-renewal, pricing increase, or claim?

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- Timing**                              Are there deadlines, contracts, lender requirements, bid dates, or renewal dates driving the timeline?

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- History**                              Has there been any prior claim, cancellation, non-renewal, regulatory action, or coverage restriction over the last several years?

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- Holistic Review**                      Are related coverage lines being reviewed together – commercial auto, GL, professional liability, workers comp, umbrella, and equipment?

### NEXT STEP

## Ready for your *wildfire coverage review?*

Send this checklist and your current documents to our team and we'll coordinate the underwriting review across the markets writing wildfire mitigation work.

SEND DOCUMENTS

[info@whins.com](mailto:info@whins.com)

CALL DIRECT

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