



Dear Oceanside Residents,

Homeowners in the area and all across the state have recently had their fire/hazard insurance either cancelled or their rate has been significantly increased. Insurance coverage and rates in California is regulated by the California Department of Insurance. Fire Departments are limited in a private insurance company's decision about issuing a policy or the rates it charges.

The Oceanside Fire Department can assist, help and educate homeowners in providing ways to help increase the chances your home and property survive a wildfire. Homeowners who take steps to reduce risk by ensuring defensible space around their home is achieved, noncombustible construction features, location and distance of the nearest fire hydrant and the location of the closest fire station are often resources to negotiate with insurance companies.

The Oceanside Fire Department's Insurance Service Rating (ISO) is 02/2X per the Public Protection Classification (PPC) Program.

Helpful Links:

- California Department of Insurance: <http://www.insurance.ca.gov/>
- Home/Residential Insurance: <http://www.insurance.ca.gov/01-consumers/105-type/5-residential/index.cfm>
- Defensible Space Requirements: <https://www.fire.ca.gov/dspace>