

PREPARING FOR INSURANCE INSPECTIONS

Make mitigation visible, documented, and maintainable.

Insurance inspections often consider the home, nearby vegetation, access, and surrounding wildfire exposure. Requirements differ by carrier, so the best preparation combines current insurer instructions with defensible-space work, home hardening, clear documentation, and regular upkeep.



A well-prepared property shows how the structure, immediate surroundings, access, and larger forest are managed as one system.

● START AT THE STRUCTURE

REDUCE IGNITION OPPORTUNITIES

Small details near the home deserve close attention.

- ✓ Clean roofs, gutters, decks, vents, and areas where windblown debris collects.
- ✓ Remove combustible material beside or beneath structures and maintain vegetation in the immediate zone.
- ✓ Repair vulnerable components and screen openings using current local and insurer guidance.

● SHOW MANAGED

SURROUNDINGS

VEGETATION, FUELS, AND ACCESS

Inspectors need to see an ongoing maintenance system.

- ✓ Maintain separation among grasses, shrubs, low branches, and tree crowns appropriate to the site.
- ✓ Treat slash, dead material, stored firewood, and combustible outbuildings deliberately.
- ✓ Keep driveways usable, addresses visible, gates operable, and access routes clear for emergency vehicles.

● DOCUMENT THE WORK

VERIFY CARRIER REQUIREMENTS

Evidence helps explain what changed and why.

- ✓ Request the carrier's current inspection criteria and deadline in writing.
- ✓ Keep dated before-and-after photos, invoices, plans, permits, and professional assessments.
- ✓ Submit requested documentation promptly and ask how corrections or appeals will be reviewed.

✓ START HERE

- ✓ Read the policy and the carrier's current inspection request carefully.
- ✓ Photograph all sides of the home, roof, decks, access, vegetation, and completed work.
- ✓ Complete high-priority maintenance and retain receipts or professional reports.
- ✓ Confirm submission method, deadline, and any follow-up inspection requirements.

▲ THE RAVEN WORKS PERSPECTIVE

Mitigation should protect the home whether or not an inspection is scheduled. Clear records and visible maintenance make that work easier to evaluate, while a site-specific forestry plan keeps one-time cleanup from becoming a temporary fix.

Reduce ignition. Show the work. Maintain the system.

Sources: Colorado Division of Insurance consumer guidance and Colorado State Forest Service home-ignition-zone resources.

◎ IN THE FIELD

Three cautions keep the process grounded:

CRITERIA VARY

No field guide can guarantee eligibility, renewal, pricing, or approval; follow the carrier's written criteria.

PHOTOS NEED CONTEXT

Wide views show overall spacing; close views show vents, gutters, attachments, and completed details.

MAINTENANCE COUNTS

Needles, grass, regrowth, slash, and stored materials can quickly undo a strong first impression.