

Insurance Discounts for Firewise Communities

Overview

Homes located in Firewise USA® Communities are eligible for insurance discounts under California's **Safer from Wildfires** regulations. These discounts reward wildfire preparedness and community-level risk reduction.

Insurance Companies Offering Discounts

Insurance Company	Discount Type	Notes
State Farm	Community-wide & home-specific	Credits for Firewise participation and defensible space improvements
USAA	Community-wide	Recognizes Firewise USA® designation for discounts
California FAIR Plan	Home-hardening discounts	Discounts available since August 2023 for mitigation steps
Mercury Insurance	Firewise & mitigation credits	Offers discounts for Firewise participation and home safety measures
CSAA (AAA)	Firewise recognition	Provides discounts for Firewise communities and home-level actions
Other regional carriers	Varies	Some smaller insurers also participate; check directly with your provider

Steps to Claim Discounts

1. **Verify Firewise Status:** Confirm your community's Firewise USA® recognition via NFPA's Firewise USA program.
2. **Contact Your Insurer:** Ask specifically about Firewise discounts.
3. **Provide Documentation:** Share certificates or NFPA listings if requested.
4. **Combine Discounts:** Pair Firewise recognition with home-hardening measures (roof, vents, defensible space) for maximum savings.

Benefits

- Lower premiums for wildfire-prone areas.
- Improved chances of maintaining coverage.
- Recognition of community-wide safety efforts.