

## **Fire Protection Classes and Hazard Insurance**

Hazard Insurance (aka Homeowner's Insurance) rates are based on many factors. One key rate determination factor for homes in the Wildland Urban Interface is the fire Protection Class (PC) that is assigned to the home. Protection Class is expressed as a number between 1 and 10, with 1 being the most favorable.

The local fire department suggests the PC for subdivisions and homes based on the plan it has established for fighting structure fires in the area.

Per East Grand Fire Protection District (EGFPD), homes at the Valley at Winter Park are eligible for up to PC-3 or PC-4, depending on the distance of the home from Hydrant 1, which is located on CR-5194W, near HOA 'Lot B'.

Homes within 1,000' of Hydrant 1 are eligible for PC-3. Homes in the rest of the subdivision are eligible for PC-4.

This information is supported by the Fire Flow discussion in the Diamondback Engineering and Surveying report for Valley at Winter Park Water District, dated 10-Aug-2021. This report is available on the [Valley at Winter Park Water District website](#). (See page 3 of the report)

The insurance company may ask to contact the EGFPD for confirmation of this information. The EGFPD contact telephone is 970-726-5824