



10-27-17, NEWS Distribution Procedure, Arnold Fire Insurance, Removal of Dead Trees

Happy Oktoberfest and Halloween,

This NEWS will address some of the most commonly asked questions.

1. Pinebrook NEWS is now located on the Website: www.pinebrookhoa.org

- . Pinebrook does only email distribution of NEWS, NEWSFLASH, and ALERT; however, any NEWS distribution is now also stored on the Pinebrook website so you can go and retrieve important information at any time.
- . The website is now reformatted with the HOME PAGE containing critical local news (road closures, etc;), Reservation Support, Latest Pinebrook NEWS, Next Pinebrook Event, and access to the "Store". Go take a look! The PB NEWS is on the left side and that will show you the previously distributed NEWS email distributions (Not NEWSFLASHs or ALERTs).
- . PB NEWS is distributed by email on an as needed basis and now is also stored on the website for future reference.
- . PB NEWSFLASH is distributed by email and deals with upcoming events in the area or deadlines coming up and is NOT stored on the website.
- . PB ALERT is distributed by email and deals with critical items like fires, flooding, road outages/closure, evacuation notices, etc; and is NOT stored on the website.
- . The Pinebrook website is an open site for anyone. If you have family, friends, or local folks that should get email distributions, then have them send their name(s) and email(s) to pinebrook@pinebrookhoa.org and request to get on the NEWS distribution.

2. Arnold Area Fire Insurance options is attached below for your reference. This is from earlier in the year, so do not be surprised by recent agent and coverage changes.

ARNOLD AREA FIRE & HOMEOWNERS INSURANCE CARRIERS

Latest Update: 01/02/2017

1. INTRODUCTION

The purpose of this document is to provide a current status regarding insurance carrier support for houses in the Pinebrook/Arnold area. With the recent fires (RIM & BUTTE), many insurance carriers will not write new policies and many are also cancelling current policies.

The status is constantly changing so as you learn "NEW NEWS" please forward the information to Dale Pilgeram (pilgeram@sbcglobal.net) so that this document can be updated in an effort to help everyone in the community.

There is no logic that can be determined regarding the action insurance companies are taking other than the Arnold area has Trees (albeit fewer now with Pine Beetles and drought). For example many insurance companies will write policies for places in Murphys, Angels Camp, and San Andreas where the threat of recent fires was much greater than in the greater Arnold area. What we do have is a greater number of cabins/houses which provides for a concentrated threat for more costly destruction during a fire that reaches our subdivisions. It does not seem to matter that we have a highly rated Fire Department service, Hydrants and Fire stations available, a very

active Fire Safety Compliance program and “Firewise” rating for many communities along with Fire Breaks surrounding the entire area and individual subdivisions.

Here is information for your discussions with current and potential insurers:

- . If this is your only home and you do not have existing insurance policies for other properties, cars, and liability, the challenge is greater. If you have a package of coverage with one insurance company for real estate, vehicles, personal property and liability (umbrella policy) find out if they want to keep you as a customer by adding your cabin coverage. If they do not, investigate finding a company who is interested in a large complete package offering (which may be cheaper than what you have today).
- . Make sure you communicate the status of your Pinebrook/Arnold property:
 - Arnold is serviced by Ebbetts Pass Fire Department (EPFD) which has an ISO rating of “2” on a scale of “1” to “10”, 1” being the best.
 - . Only 4% of the fire departments in the USA have a rating of “2” or better. It is based on equipment, staffing, skills, response time, water availability & distance from a 24 hour manned fire station.
 - . In Pinebrook there is a fire hydrant easily within 1,000’ of all properties. Know the distance to your closest hydrant.
 - . Pinebrook has a lake which offers water supply to pumper trucks.
 - . Pinebrook has a fire station at its entrance & a 24 hour manned station 3 miles away.
 - A CalFire station is in Arnold with equipment and personnel
 - Pinebrook has an active Defensible Space Fire Safety Compliance program through CalFire and EPFD via PRC 4291. Most properties are in compliance, are you? You need to be able to make this compliance claim.
 - Pinebrook is a “Firewise” rated community with active Fire Fuel Reduction programs defined and underway. The entire community of Arnold is working toward “Firewise” status. Many insurance companies recognize and support the “Firewise” program but currently none of them provide insurance or rate reductions if you have the rating.
 - Significant fire break work has been achieved around Arnold and is being improved. A map of these fire breaks is available at EPFD and CalFire.
 - Pinebrook website (www.pinebrookhoa.org) has info on Fire Safety & Compliance

2. INSURANCE COMPANIES REPORTED TO BE DROPPING POLICIES

- . Allstate
- . Liberty Mutual
- . Allied
- . Hartford
- . California Casualty

3. INSURANCE COMPANIES REPORTED NOT WRITING NEW POLICIES

- . Allstate
- . Liberty Mutual
- . Allied
- . Hartford
- . State Farm
- . Farmers (might do bundling – and provide a solution)
- . AAA
- . USAA
- . California Casualty (Did respond to threat of leaving with a “bundle policy”; sent an inspector and there were minor repairs to be done)

4. INSURANCE BROKERS/COMPANIES TO PURSUE FOR NEW POLICIES (INCLUDES BUNDLING – ADDING CABIN TO EXISTING POLICY)

- . Becky Davis at Glenn & Caldwell Insurance Svcs: 14566 Mono Way, Sonora, Ca 95370
Phone: 209 532-5102, Fax: 209 532-5103, www.caldwell-insurance.com
- . COSTCO – on their website (Able to Bundle, all at a saving); however applicant with a Fireplace was rejected, not sure about gas stoves, not rejected based on ZIP code.
- . Farmers for Package Policy? – Steve Morelli (steve@morelliagency.com) 925 937-8400
Package was Home, Cabin, Cars/Vehicles, and Umbrella Liability Steve has other company contacts that will write Arnold policies with some conditions (all brush cut back 150', response time from fire department)
- . Brasher's Insurance Agency, Kelsi Gordon 805-554-7645; was able to get Travelers, or Lloyds (a higher price).
- . Jim Bailey at AAA in Angels Camp. AAA does not provide coverage, but Jim can get Lloyds of London, Scottsdale Insurance, & others. CSAA, Angels Camp 209 736-3560
- . Other Insurance Companies and/or Brokers writing Arnold Policies
 - Cutler Segerstrom 209 532-6951
 - Mark Twain Insurance, Angels Camp 209 736-2200
 - AF Wilson, Angels Camp 209 736-2058
 - Bill Murphy, Sonora 209 533-2383
 - Dwaine Jackson at Black Bear, Copperopolis 209 785-1800
 - Merced Mutual through Sonora Insurance (Bundled Policy)
 - Noel at North Light Insurance 408 739-6950
 - Kelli Caravelli – CoreMark Insurance – 866 340-2247, 916-286-0917, Cell: 916 634-6342
 - It is rumored that USAA may offer a policy via online enrollment or if you know the right agent.

I do not vouch for any of these insurance companies or brokers and do not personally recommend any specific service. I do request feedback that will make this document more accurate. Thanks to all of you who provided input and experience so far.

Dale Pilgeram – Pinebrook President & Fire Safety Coordinator
209 795-2824; pilgeram@sbcglobal.net

- 3. The Pinebrook Procedure for removal of dead trees is attached below for your reference. If you think PG&E will remove your trees, better check with them. You really need the signed contract which specifies what they will do and what you want done.**

SUGGESTED PROCEDURE FOR REMOVAL OF DEAD TREES

Latest Update: 06/27/2016

1. CALL PG&E AT 1-800-743-5000

- . Tell them that you have tall dead trees that you would like ACRT (PG&E Contractor for identifying trees they will cut down) to look at your trees and see if any qualify to be taken down by PG&E contractors.
- . These trees will be taken down at no cost to you. Depending on the location of the trees and the length of time since the “death” they may chip the branches from the trees into their truck. If you are on site when they do the work and look helpless and grateful, they will do more.
- . Regardless, you are responsible for removing the branches, debris and logs from the down trees.

- . ACRT will send you paper work to sign if you have eligible trees to be cut down by PG&E. MAKE A NOTE IN THE COMMENT SECTION OF THE AGREEMENT OR SEND A NOTE WITH THE AGREEMENT THAT: "YOU WANT YOUR TREES CUT DOWN IN AS LONG A LENGTH AS POSSIBLE SAFELY". DO NOT CUT THESE LONG LOGS INTO SHORT LENGTHS/ROUNDS WHEN ON THE GROUND.
- . There are sources to remove logs/rounds from your property, but the most cost effective solution requires the logs be precisely 8' or 16' long. More later on this.

2. DEAD TREES ON THE COUNTY EASEMENT

- . Know where your property line corners are? Get pins in place very visibly marked.
- . Most property lines are from 12' to 30' back from the edge of the blacktop of the county roads. That area is county land, not yours and as such they are responsible for maintenance although you are encouraged to maintain this area for personal and fire safety. However when it comes to large dead trees in this area, the county public works should be contacted to remove them. This could be better than PG&E as they should remove everything and also ask them to make this area in compliance with Fire Safety requirements while they are there removing the tree(s). Also don't overlook side and rear lot county or utility easements on your property. Try and get the appropriate "owner" of this easement area to remove any dead trees. Keep the focus on the large dead/dying trees, clean up the small stuff yourself.
- . Process:
 - . Go to the Pinebrook website www.pinebrookhoa.org and click on "County & Pinebrook Service requests". Then click on "Calaveras Public Works Online Service Requests". Fill out the form and under "Service Request Type" select Vegetation Management. Describe everything you want done. They are very responsive to online reporting and you also get status notes and a record of the request.
 - . Use the less efficient method of calling Calaveras Public Works on the phone: 209 754-6402 and explain when you get an answer what you want done.
 - . A more laborious method is to type or write a letter with all the information requested on the computer form and fax it to 209 754-6664.

3. DEAD TREES YOU DID NOT GET PG&E OR THE COUNTY TO TAKE CARE OF

- . You can call private tree fallers as listed on the Pinebrook website (above) and click on the "Greater Arnold Area Services & Entertainment" and click on "Snow, Tree, Green Debris Removal". You will find folks to clean your lots, debris as well as falling and hauling away logs. Use email if provided rather than phone tag. These folks are very busy right now and it might take a while to get back to you. Here are some additional tree fallers:

. HEO Tree Pro	Chris Davis	chrisdavis.heo87@gmail.com	209 768-5786
. Mnt Home Tree Svc	Jason Roland	mountainhometreeservice@gmail.com	209 928-577?
.	Scott Ball		209 795-1077
. The Tree Whisperer	Brian Gunert		209 795-7332
. Timbertech	Shawn Finigan	sfiniganski@yahoo.com	209 768-7466

- . None of the provided/referenced service providers are endorsed or recommended by this document or authors.
- . You are responsible for the removal of dead and diseased trees as well as being in compliance With CalFire and EPFD Fire Safety Public Resources Code, Section 4291. Most HOA CC&Rs allow access to the property to remove Dead and Dying trees at the owners cost including any Legal fees. In this drought and pine beetle era most HOAs are initially just requiring that the dead and dying trees just come down with all limbs, debris, & slash be removed and the remaining logs have bare ground clearance around them of 10'. Removing these down logs that no one wants is the next challenge.

4. REMOVING DOWN LOGS AND ROUNDS

- . As covered above, there is some current leniency in removing the down "cleaned" logs, however they must all go as soon as possible. If you are lucky you have lots of 8' and 16' logs. Anything shorter is more troublesome and expensive to get rid of.
- . If you have a use for firewood, cut the shorter logs to fireplace length, split them and stack them 30' away from the house if possible covered with a tarp (preferable a fire retardant tarp). If you have to pay to get the rounds bucked up and split, it is probably cheaper these days to pay to have a cord delivered (Pine \$80/cord?).
- . It may be cheaper to have the tree faller remove the logs as well, but if PG&E falls the trees or you or a friend does, or a faller-only does, then you need a log hauler. It may be that Proper

Pruning, Chris Rinauro, properpruningservice@gmail.com, 209 728-9494 is the only company removing all the logs at a cost to you. Those 8' and 16' logs will be much cheaper than any others. If all the logs are short, getting a "bin" and loading it yourself may be the cheapest; have a log loading party.

5. NOW WHAT ABOUT THOSE LIVE TREES?

- . Don't waste your time on any pine trees that are brown, turning lighter green, looking dull, or have pitch and sawdust on the trunk. They are "goners" so follow the suggestions above.
- . Yes, it does not hurt to water the trees you have selected to save, but this will not help a lot. It is better to remove the competition for water by thinning trees and get rid of brush and small trees under larger trees.
- . Consider spraying pesticide on all pine trees you have selected to save (it may not be economical to spray them all). Fir trees have a different kind of "killer bug" but it is reported that spraying can help with them as well. The cost is reasonable but needs to be repeated every ninety days or so. New flights of brood beetles are expected between now and July with many more cycles with the mild winters we have. Pest companies can help you identify your trees infected and susceptible.
- . Using Verbenone (SPLAT or Pouches) on trees may discourage the beetles from that tree and encourage them to go to other trees (yours or your neighbors). This process is slightly more costly per tree than spraying and does not kill the beetle/eggs. Both SPLAT and Pouches are in high demand and short supply. There are other injection systems and ground applications that are more costly and need to be applied mostly in the fall so the tree can use ground moisture to transmit the poison.
- . Local Pest Control Companies that offer spraying:
 - . Tri County Pest Control 209 795-6040
 - . Foothill Sierra Pest Control 209 728-3772
 - . Wildwood termite Control 209 795-5979
 - . Rescue Pest Control 209 728-1747
 - . Clark Pest Control 209 396-5660 844 774-4345
 - . Terminix 855 484-8944
 - . Anchor Pest Control
- . You may see Cedar and Fir trees also dying. They also have enemies, but the drought is the biggest problem with them. Also the Ponderosa Pines are the tree of choice for the Western Pine Bark Beetle. Mixed conifer lots seem to suffer less than an all pine tree covered lot.