

Wildfire Property Defence Program – Wording Endorsement

“Section 4 – Coverage Conditions” of your policy wording is amended to add the following general condition:

4.1.4 Wildfire Property Defence Program

If BCAA deems, in its sole discretion, that an active wildfire poses an imminent or significant threat to your premises, you authorize representatives of BCAA, including our wildfire defence provider, to access the exterior of your premises in order to perform wildfire loss prevention and wildfire property protection services.

This Condition is not a promise or guarantee that wildfire defence services will be provided or prevent or reduce any loss. The Wildfire Property Defence Program may be discontinued at any time without notice.

“Section 5 – Definitions” of your policy wording is amended to change the following definition:

Wildfire means an uncontrolled, rapidly spreading fire through woodland, brush or residential areas.

“Section 5 – Definitions” of your policy wording is amended to add the following definition:

Wildfire defence provider means a contractor or supplier that BCAA has retained to provide wildfire loss prevention and wildfire property protection services.

Except as specifically modified in this endorsement, all provisions of the policy to which this endorsement is attached also apply this endorsement.