

Insurance Service Office (ISO)

Home Owners Insurance and your ISO can save you money.

The Insurance Service Office (ISO) of Texas issues every community an ISO rating classification. The City of Lucas has an ISO rating of #3, which was issued in 2009. Communities are rated every ten years; Lucas will be rated again in 2019.

This rating is determined by evaluating the City's fire service, the fire services communications (dispatch), and the water system. When you purchase a home, or change insurance companies, the insurance company may ask what the ISO rating is for the city your home or business is located in or what the ISO rating is for your local fire department. In many communities, ISO develops a split classification (for example #1-#10). Generally, the class #1 (in the example) applies to properties within a defined distance of the fire station and within 1000 feet of a hydrant. ISO generally assigns Class #10 to properties beyond the defined distance. For more information on Texas classifications, go to the Texas Department of Insurance website <https://www.tdi.state.tx.us/fire/fmppc.html>.

Be sure to check with your insurance agent and make sure they have your ISO rating at a #3. Also, ask your agent if they give discounts for Firewise Communities. City of Lucas became the 55th Firewise community in the State of Texas in January 2013.

Firewise Community

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The Firewise Communities USA program educates citizens on steps they can take to harden their homes and to create a defensible space that could help save their property in the event of an Urban Wildland Fire. Learn how you can implement Firewise principles on your property, such as home hardening and landscaping techniques, by attending a Firewise workshop and/or Firewise Landscape seminar.

To maintain Firewise Community status, we must invest at least \$2.00 per capita in Firewise projects per year. Please fill out the Firewise form and submit to the Lucas Fire Rescue by the end of September of each year. The information you provide will be used by Lucas Fire Rescue only to determine the amount of hours and costs that residents have contributed to the Firewise projects.

READY – Now is the time to prepare your Wildfire Action Plan. Create a Family Emergency Disaster Plan that includes a meeting place and a communications plan. Include children and elderly family members in your planning. If you have pets and/or livestock, create an Emergency Disaster kit and evacuation plan for them, as well.

SET – Do not become a victim of a wildfire. Have your plans in place so when the evacuation order is given, you are ready at a moment's notice. Stay aware of the wildfire risk for Lucas; monitor the radio/TV, weather radio and social media for updates on changing conditions.

GO! – Go early! Remember, nothing you own is worth your or your family members' lives.

For more information go to: <http://www.firewise.org/?sso=0>