

MOFD calls out insurance companies for cancellations over fire code violations

By Nick Marnell

According to the California Department of Insurance, property insurance is becoming harder to find for residents in high-risk wildfire areas. As portions of the Moraga-Orinda Fire District lie in these high-risk areas, the district passed a resolution in November reminding insurance companies that they may not make arbitrary decisions regarding fire safety in order to either cancel or fail to renew insurance policies for district property owners.

Fire Marshal Jeff Isaacs gave a recent example of insurance industry

overreach.

An Orinda resident called the district and said that she was required to remove three oak trees on her property because her insurance company claimed the trees were a fire hazard. If she did not comply, the company would not renew her property insurance. The homeowner asked the district to come to her house and take a look, as she could not believe that the trees were a fire hazard.

After an inspection, MOFD found that her property complied with the fire code.

"The district simply wants to call attention to this issue,

and make everyone aware of it," Isaacs said.

The gist of the resolution is that MOFD is the sole and exclusive provider of fire protection, prevention and suppression services within its jurisdictional area, and the fire code compliance that the district has promulgated is the standard by which properties will be judged.

"Insurance companies cannot apply an arbitrary standard that is different from the fire code," Fire Chief Dave Winnacker said.

Representatives from State Farm, the state's largest property insurer, had no comment but directed inquiries to the Insurance

Information Institute. "Those insurance companies are going to need to look at and understand their use of the language in their fire code reference," said Janet Ruiz, strategic communications director of the institute.

The resolution has

nothing to do with insuring, or not insuring, a property. MOFD cannot force an insurance company to renew a homeowner's policy, and an insurance carrier can drop a policy holder for just about any reason it chooses.

Except for a "fire code

Fire District Public Meetings

Moraga-Orinda Fire District

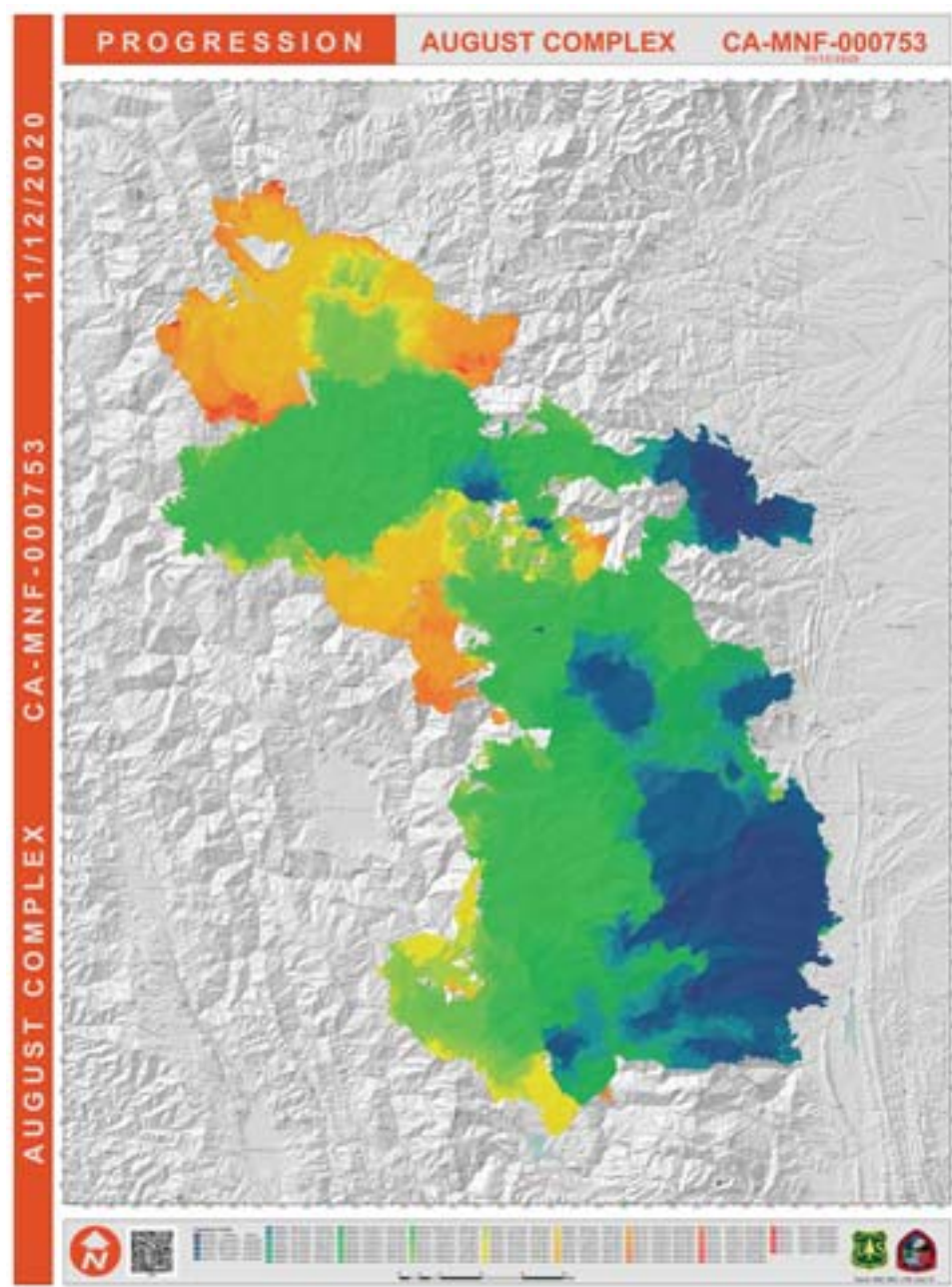
Board of Directors
Wednesday, Dec. 16, 6 p.m.
For meeting times and agendas, visit www.mofd.org

ConFire

Board of Directors
Tuesday, Jan., 19, 1:00 p.m.
For meeting times and agendas, visit www.cccfpd.org



How MOFD personnel helped dispatch the largest wildfire in California history



Courtesy Steve Rogness

Color-coded map of the wildfire progression, from August (blue) to September (green-yellow) to October (orange)

When an accident did happen, Mazaika, the medical unit leader, took over. His responsibilities included the supervision of emergency medical technicians, who themselves took care of the firefighters, and the administering of medical care needed by any member of the interagency team.

No serious accidents, and no COVID outbreaks, occurred during Mazaika's assignment. "Just a couple of minor incidents," he said.

GIS specialist Rogness toiled much of the time in a trailer, creating maps. Operational maps. Aviation maps. Scale maps. Progress maps for media and public officials. More than 20 types of maps.

"Every day, crews would come back with new information and Steve would enter that information into his maps," Marquardt said. Rogness shared a fascinating progression map of the wildfire, showing the fire's origin in August through its peak in late October. (see photo)

Base camp included numerous staff and management personnel. Finance managers kept time sheets, paid suppliers, managed cash flow. The Logistics division obtained food, executed contracts for laundry, cleaning services, portable trailers and toilets. Contractors erected a medical tent and a communications center, and organized accommodations for the 500 personnel. The communications office kept local residents and public officials up to speed.

And that was where Rein, the liaison officer, stepped in. His job was to relay complete, accurate information from the incident command post to outside stakeholders: national forest personnel, the state fire agency, Fish and Game, local police, townspeople and public officials.

Rein recalled a briefing he presented to the Trinity County Board of Supervisors.

"Why did you close Route 36?" the

board demanded, as that road is one of the primary thoroughfares through the county.

"It wasn't us," Rein told the board. "It was Caltrans, not the fire organizations." He convinced the supervisors that the closure was ordered for public safety.

Agricultural cannabis is a growth industry in Trinity County, and Rein said the team had no issue with the residents over the product. "But you could tell that the local folks knew exactly where you were," he said.

Once the firefighters contained the August Complex fire, the cleanup phase began.

"It became fire suppression repair," Rein said.

The crews spent days doing erosion control along the bulldozer lines. They knocked down berms. Added water bars. Removed dead trees along Route 36. Along that same highway, more than 7,000 damaged guardrails were replaced.

The goals were to protect the area from mudslides and harsh weather events, and to have the region return to as natural a look as possible.

"Return" was a word that Marquardt could rarely identify with over the summer and fall. He served on four incident teams beginning Aug. 1, from Orange County to the Diablo Range to Trinity County. "Eighty-five days out of the district, home for only nine," Marquardt said.

But not one of the participants even implied that the time spent on the outside teams was not worthwhile.

"Working with the incident management team provides MOFD personnel the opportunity to see large fire operations first hand, as well as share their MOFD expertise with other agencies," Rein said.

The expenses related to the firefighters' work on the incident management team are reimbursed to the district by the federal government.

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"Firefighters are fighting fires. They aren't looking out for these things," Marquardt said.

Public Safety

Emergency response:
Emergency: 24 Hours 911
Police Dispatch: 24 Hours
925-284-5010
Nixle: Text your zip code to 888777 or go to www.nixle.com
Lafayette Police Department:
3471 Mt. Diablo Blvd. 925-283-3680
Chief of Police, Ben Alldritt
925-299-3221
Police Department Tip Line
94549Tip@gmail.com
Police Department Traffic Issues
94549Traffic@gmail.com
Moraga Police Department:
329 Rheem Blvd., 925-888-7055
Chief of Police, Jon King ext. 7049
Orinda Police Department:
22 Orinda Way 925-254-6820
Chief of Police, David M. Cook
925-254-6820
Orindatip@cityoforinda.org

Lafayette Police Department Incident Summary Report Nov. 15 - Nov. 28



Alarms	46
911 Calls (includes hang-ups)	17
Traffic	61
Suspicious Circumstances	10
Suspicious Subject	17
Suspicious Vehicle	14
Service to Citizen	55
Patrol Req./Security Check	46
Public/School Assembly Check	1
Supplemental Report	22
Vacation House Check	7
Welfare Check	20
Ordinance Violation	1
Vehicle violations	
Auto Burglary	
1700 Block Reliez Valley Rd.	
3500 Block Mt. Diablo Blvd.	
4000 Block Legion Ct.	
3200 Block Phillips Rd.	
3400 Block Black Hawk Rd.	

Hit And Run Misdemeanor	
1000 Block Carol Ln.	
3500 Block Mt. Diablo Blvd.	
600 Block N Silverado Dr.	
Withers Ave./Reliez Valley Rd.	
1200 Block Pleasant Hill Rd. (2)	
Mt. Diablo Blvd./Dewing Ave.	
Petty Theft From Veh	
3400 Block Black Hawk Rd. (2)	
Reckless Driving	
St Marys Rd./Acampo Dr.	
3500 Block Mt. Diablo Blvd.	
Mt. Diablo Blvd./Lafayette Cr	
Moraga Rd./St. Marys Rd.	
Glenside Dr./St. Marys Rd.	
Condit Rd./Windsor Dr.	
Springhill Rd./Pleasant Hill Rd.	
Stolen Vehicle Recovery	
1000 Block Hawthorn Dr.	
Vehicle Theft	
3100 Block Plymouth Rd.	
1000 Block Hawthorn Dr.	
Other criminal activity	
Computer Fraud	
3100 Block Windsor Ct.	
Fraud Credit Card	
600 Block Burton Dr.	
Fraud False Pretenses	
3300 Block Hermosa Way (2)	
3700 Block Highland Rd.	
3200 Block Marlene Dr.	
Identity Theft	
Police Department	
3400 Block Moraga Blvd.	
10 Block Butler Dr.	
Misc Burglary	
3300 Block Mt. Diablo Blvd.	
Panhandling	
3600 Block Mt. Diablo Blvd. (2)	
3500 Block Mt. Diablo Blvd.	
Petty Theft	
1100 Block Sierra Vista Way	
3500 Block Mt. Diablo Blvd. (2)	
Residential Burglary	
1000 Block Buchan Dr.	
Shoplift	
3500 Block Mt. Diablo Blvd. (5)	
3600 Block Mt. Diablo Blvd. (2)	
1200 Block Quandt Rd.	
Nuisance to the Community	
Disturbance-domestic	
3300 Block N Lucille Ln.	
600 Block Huntleigh Dr.	
900 Block 3Rd St.	
Disturbing The Peace	
El Nido Ranch Rd./Sunnyhill Rd.	
El Curtola Blvd./Saranap Ave.	

El Nido Ranch Rd./Acalanes Rd.	
Loud Music	
El Curtola Blvd./Old Tunnel Rd. (3)	
Loud Noise	
El Curtola Blvd./Old Tunnel Rd.	
Loud Party	
1000 Block Carol Ln.	
Public Nuisance	
1000 Block Oak Hill Rd.	
Not Available	
3400 Block Golden Gate Way	
Vandalism	
800 Block Solana Dr.	
3500 Block Mt. Diablo Blvd.	
Other	
Covid19 Violation	
500 Block Merriewood	
700 Block St. Marys Rd.	
K9 Outside Assist Request	
Santa Rita Rd./De Anza Dr., Ric	
Stray-patrol Loose	
Burton Dr./Silverado Dr.	
Threats	
1000 Block Miller Dr.	
900 Block Moraga Rd.	
900 Block Colina Ct.	
900 Block Janet Ln.	
Trespass	
3400 Block School St. (2)	
Unwanted Guest	
3500 Block Mt. Diablo Blvd.	
3600 Block Mt. Diablo Blvd.	

Moraga Police Department Incident Summary Report Nov. 17 - Nov. 30



Alarms	17
911 Calls (includes hang-ups)	10
Traffic	36
Suspicious Circumstances	2
Suspicious Subject	3
Suspicious Vehicle	3
Service to Citizen	47
Patrol Req./Security Check	22
Supplemental Report	6
Vacation House Check	3
Welfare Check	10
Ordinance Violation	0
Vehicle violations	
Accident Property	
1200 Block Rimer Dr.	

Dui Misd	
Ifo 24 Hour Fitness	
Sky Hy Dr./Moraga Rd.	
Excessive Speed	
Moraga Way/Eastwood Dr. (2)	
Augusta Dr./St Andrews Dr.	
Moraga Way/Viader Dr.	
Moraga Way/St. Andrews	
Moraga Way/Ivy Dr. (3)	
Moraga Way/Moraga Valley Ln.	
Moraga Way/Miramonte Dr. (2)	
Hit And Run Misdemeanor	
St Marys Rd./Moraga Rd., Laf	
1900 Block Ascot Dr.	
Reckless Driving	
Rimer Dr./Camino Pablo	
Country Club Dr./Canyon Rd.	
St. Marys Rd./Rheem Blvd.	
Other criminal activity	
Fraud False Pretenses	
70 Block Corliss Dr.	
900 Block Camino Ricardo	
Grand Theft	
1500 Block Camino Peral	
Panhandling	
Cvs	
Petty Theft	
1500 Block Camino Peral	
1100 Block Moraga Way	
Petty Theft Bicycle	
Not Available	
Warrant Service	
2300 Block Rumrill Blvd., Spa	
Nuisance to the Community	
Disturbance-domestic	
20 Block Sullivan Dr.	
Disturbance-fight	
90 Block Miramonte Dr.	
Disturbing The Peace	
20 Block Sullivan Dr.	
Loud Music	
Campolindo High School	
Public Nuisance	
10 Block Lynwood Pl.	
100 Block Walford Dr.	
Vandalism	
400 Block Moraga Rd.	



Orinda Police Department Incident Summary Report Nov. 22 - Nov. 28

Alarms	19
911 Calls (includes hang-ups)	3
Traffic	11
Suspicious Circumstances	2
Suspicious Subject	1
Suspicious Vehicle	3
Service to Citizen	28
Patrol Req./Security Check	26
Public/School Assembly Check	1
Supplemental Report	3
Vacation House Check	0
Welfare Check	2
Ordinance Violation	0
Vehicle violations	
Auto Burglary	
Bear Creek Rd./Camino Pablo	
Other criminal activity	
Identity Theft	
70 Block California Ave.	
Residential Burglary	
20 Block Bingleaf Rd.	
Other	
Other Felony	
20 Block Orinda Way	
Rite Aid	
Unauthorized Possession	
Rite Aid	
Unwanted Guest	
400 Block Camino Sobrante (2)	