

Fire Protection Classification

Rating Explained:

Valley Hill has a Property Protection Classification (PPC) rating of 4.

A community's PPC (State Rating) depends on:

- ▶ Fire alarm and communications systems, including telephone systems, telephone lines, staffing, and dispatch systems.
- ▶ The fire department, including equipment, staffing, training, and geographic distribution of fire companies.
- ▶ The water-supply system, including the condition and maintenance of hydrants, and a careful evaluation of the amount of available water compared with the amount needed to suppress fires.

Changes in Property Owners' Fire Insurance Rating:

Some property owners have seen an increase in their insurance premiums recently as a result of their location in relation to the fire department that provides protection for their property. The increases are not a result of changes in policy or maps by the Department of Insurance or the capability of Valley Hill Fire Department. The changes are a result of corrections made by insurance companies, based on new technology that allows them to pinpoint an insured property's exact distance from the fire department.

A fire department's rating, as determined by the Department of Insurance, and a property's distance from the fire department both affect a property owner's insurance premium.

Across the country, property owners with homes less than five miles from their responding fire department pay homeowner's insurance premiums based on the fire department's rating. Properties located more than five miles from their responding department are not considered to be in a rated fire district, and therefore, are subject to significantly higher homeowner's insurance premiums. In late 1999, the North Carolina Department of Insurance pushed for and received permission to allow north Carolina property owners between five and six miles from their responding fire department to be benefit from a slightly less desirable "rural" insurance rating, resulting in lower homeowner's insurance premiums than they would otherwise have been charged in a non-rated fire district.

Recently, insurance companies have begun using GPS technology to accurately determine if an insured property is within a fire department's rated district, its rural district or outside its district. As a result of this new technology, some policies that insurance companies wrote as being in the district area are now being written as outside a rated district.

VALLEY HILL FIRE & RESCUE

Providing Professional Fire Protection and Emergency Services to the Residents of the Valley Hill Fire District.



CLASS 4 RATING

828-692-2581



www.valleyhillfire.com

Who we are:

Valley Hill Fire Department was established in 1956 by a group of volunteers who saw the need for fire protection in the Valley Hill area of Henderson County.

Today Valley Hill Fire and Rescue operates 4 fully staffed stations that provide fire and emergency medical services 24/7 with a career staff of 25 state certified Firefighter/EMTs.

Valley Hill Station Locations:

Headquarters: 1675 Willow Road

Station 2: 458 Crab Creek Road

Station 3: 205 Gateway Drive

Station 4: 1914 Brevard Road

**Mailing Address: PO Box 726
Hendersonville, NC 28793**

District Demographics:

The Valley Hill district encompasses approximately 50 square miles and a population of roughly 15,000 citizens.

There are several summer camps in the district which increases the population during the summer months.

We respond to any type of incident where safety, property or the environment is in jeopardy.

- Residential
- Urban / Wildland
- Rural
- Commercial
- Forested

Types of Incidents We Respond to:

- Motor vehicle collisions
- Medical Emergencies
- Fires (Vehicle, Structure and Woodland)
- Assistance to Physically Disabled
- Technical Rescue
- Aquatic Emergencies
- Weather Related Emergencies
- Fire & Life Safety Education
- Hazardous Materials
- Assistance to Law Enforcement and other Fire Departments
- Search for Missing or Lost Persons

Valley Hill also provides automatic mutual aid to 4 of our neighboring fire departments and has mutual aid agreements in place to receive aid if an incident(s) requires additional resources and personnel.

Additional Services Offered:

- Blood Pressure Checks
- Burn Permits for Yard Debris
- Child Safety Seat Checks and Installation Assistance
- Fire and Life Safety Information and Education
- Voluntary Home Safety Checks
- Fire Extinguisher Training
- Facility and Apparatus Tours

All the staff at Valley Hill Fire and Rescue encourages you to stop by any of our stations and take advantage of these additional public services.

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