



Salt Spring Island Fire Protection District  
455 Lower Ganges Road  
Salt Spring Island, BC  
V8K 2P6

**September 24, 2026**

**Subject: Property Insurance Considerations and Distance from Fire Halls**

Dear Insurance Broker,

The Salt Spring Island Fire Protection District has received concerns from property owners regarding the potential effect that distance from the nearest fire hall may have on property insurance premiums.

Some residents have been advised that properties located more than approximately eight kilometres from a fire hall may experience higher premiums or reduced insurance options. We understand, however, that insurance requirements and underwriting criteria vary considerably among insurers. Some providers may offer coverage for properties located within 10, 13, or even 15 kilometres of a recognized fire hall.

This may create an opportunity for brokers and insurers to provide competitive options to Salt Spring Island property owners who may fall outside the traditional eight-kilometre guideline. We encourage brokers to consider the significant improvements that have been made to fire protection services on Salt Spring Island in recent years:

- Continuous 24-hour, seven-day-a-week staffing and emergency response coverage.
- Faster and more consistent emergency response capabilities.
- A new post-disaster main fire hall with increased space for equipment, training, emergency coordination, and operational readiness.
- A 750,000-gallon emergency water reserve pond at the Fulford fire hall.
- Approximately 25,000 gallons of dedicated water storage at the new main fire hall.
- A new ladder truck that significantly improves the Department's ability to respond to multi-storey structures and complex incidents.
- A dedicated brush truck for rapid response to local wildland and interface fires.
- Improved equipment, training, staffing, and operational procedures.
- Continued collaboration with the North Salt Spring Waterworks District to support hydrant maintenance and the reliability of emergency water supplies.

These investments have substantially improved the level of fire protection available to island residents, businesses, and property owners. The District believes that insurance assessments should consider the current capabilities of the Fire Rescue Department rather than relying only on historic assumptions or distance from a fire hall.

FireSmart initiatives may also provide another opportunity for property owners to reduce wildfire risk and potentially reduce insurance costs. The FireSmart BC Wildfire Mitigation Program is working with participating insurance providers. Property owners insured through participating providers may be eligible for insurance savings following completion of a FireSmart assessment and final certification. Eligibility and the amount of any savings remain subject to the individual insurer's underwriting requirements and policy terms.

The District encourages property owners, particularly those in areas of higher wildfire exposure, to consider FireSmart assessments and mitigation measures. In addition to improving the resilience of individual properties, recognized FireSmart improvements may provide insurers with additional information when assessing wildfire risk.

We recognize that insurance premiums remain the responsibility of individual insurers and are affected by many factors, including the construction and condition of a building, access, water supply, claims history, wildfire exposure, FireSmart mitigation measures, and individual underwriting requirements.

The Salt Spring Island Fire Protection District would welcome the opportunity to work with local insurance brokers to develop clear information for property owners. This could include guidance on the information residents should provide when requesting insurance quotes, the distance criteria used by different insurers, recognized FireSmart measures or certifications, and the fire protection improvements that may be relevant to an underwriting assessment.

Our goal is to ensure that Salt Spring Island property owners have access to accurate information and are encouraged to explore all available insurance markets rather than responding to rumours or assuming that distance alone will result in a substantial premium increase.

Please contact Salt Spring Island Fire Rescue should you require additional information regarding our fire halls, staffing levels, apparatus, emergency water supplies, response capabilities, FireSmart initiatives, or recent service improvements.

Thank you for your assistance and your continued service to Salt Spring Island residents and businesses.

Sincerely,

**Rollie Cook**

Chair, Board of Trustees, Salt Spring Island Fire Protection District

**Rodney Dieleman**

Chief Administrative Officer, Salt Spring Island Fire Protection District

**Jamie Holmes**

Fire Chief, Salt Spring Island Fire Rescue

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