

# ✓ Fire inspection good news for Zayante

## Improved rating may mean lower insurance rates

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ZAYANTE — Residents who passed a half-million dollar bond issue three years ago to build a fire station may soon see a hefty return on their investment, in the form of lowered insurance rates.

The Zayante Fire District announced that after a recent inspection, its protec-

tion class jumped from class 9 to class 5, on a scale of 10 to 1.

"It's like getting your report card, and finding you've made the honor roll," said a jubilant Ken Boynton, fire chief for the all-volunteer department.

Boynton said the improved rating, which will go into effect May 1, can mean a savings of more than 50 percent on property insurance premiums, depending on what company homeowners are insured by.

Not all policies will be affected, however, because not all insurance companies base their rates on protection classes.

According to Farmers' Insurance agent Mike Burns, some insurance companies, for example, rate by zip code.

Boynton checked with his own insurance agent, who told him that a homeowner's policy for \$100,000 would cost over \$900 per year for a class 9 rating, and would be \$300 for class 5.

Improved water systems are responsible for most of the change, he said. The fire district is served by both the San Lorenzo Valley Water District and the Lompico Water Association.

The fire district's response time and improved equipment also figured in the rating. The inspection, made by Insurance Services Office, Commercial Risk Services, Inc. of San Ramon, awarded the district 59 percent of the credits possible.

The all-volunteer fire department has 27 volunteers and manages to average four or

more responding to every call.

Among the new pieces of equipment is an electronic paging system, installed about 10 years ago.

"Prior to that, we'd blow the siren on a pole," said Boynton.

They still blow the siren on the pole, he said, but otherwise the fire district has changed a lot since 1976, which was the last time it was inspected.

In those days, the fire district operated from a tiny 1,200-square-foot fire station which didn't even have running water.

The area had fewer hydrants than the present number of 50, and the Lompico Water Association was not even in existence. People were on private wells, or took their water from the creek, and many

of the houses were only used as summer homes.

Since then, the fire district has built a new 15,000 square foot building on 4½ acres at 7700 E. Zayante Road, across from the trout farm.

Money for the building came from a \$495,000 bond issue that was passed in 1987 with the approval of a whopping 93 percent of the votes.

Tax impact on residents was 5½ cents per \$100 of assessed value for the first year, decreasing gradually over the 30 years of the bond measure.

Boynton said that's meant an increase of \$25-\$30 a year for the average homeowner, which will now be greatly offset by reduced insurance rates.