

Contact: Brussels-Union-Gardner Fire Department  
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**Brussels-Union-Gardner Fire Department reminds property owners of their improved Community Public Protection Classification with the Insurance Services Office (ISO).**

Brussels-Union-Gardner Fire Department successfully improved their ISO Rating from the previous Class 9 to a Class 6 effective November 1, 2013.

ISO's Public Protection Classification Program plays an important role in the underwriting process at insurance companies. Most insurance companies use this Class Rating as part of their decision making when deciding coverage's to offer or prices to charge for personal or commercial property insurance. Each insurance company independently determines the premiums it charges its policy holders. Communities whose ISO rating has improved may get lower insurance prices.

Typically, an insurance company that uses the ISO rating will consider the distance from the fire station to the property insured. The distance can range from 5 to 6 miles depending on the insurance company. However, some insurance companies consider Town Class Ratings, meaning they will use the rating of the Fire Department serving that town and offer a discount regardless of the distance so long as you are in the town being served by the local Fire Department.

BUG Fire Department encourages all property owners in the Towns of Brussels, Union and Gardner to contact their insurance companies and/or insurance agents if you have not done so already. A reminder, not all insurance companies use ISO when determining their insurance premiums. In addition, just because they use the ISO rating doesn't mean they will be the most competitive in their insurance quotes. The best way to determine you are getting the best rates is to shop around.

By completing the ISO evaluation, the BUG Fire Department has demonstrated the value they offer by providing fire protection and life saving services to the Southern Door Communities.

Please visit the department's web site at [www.bugfiredepartment.com](http://www.bugfiredepartment.com) for further information.

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***BUG Fire does not provide any endorsement of the following agents or insurance companies. This is intended for information only and as an opportunity for you to research further and follow up to seek additional savings opportunity on your insurance premiums as it relates to your local fire department working to successfully lower your ISO Community Public Protection Classification .***

1. The following are insurance companies / insurance agents that we have been made aware of that offer discounts for the New ISO Community Public Protection Classification rating from a 9 down to a 6 for the Brussels-Union-Gardner Fire Department, beyond the traditional 5 mile driving distance. The new ISO rating went into effect November 1, 2013.

**SECURA Insurance:**

Uses a 6 mile driving distance rule rather than the traditional 5 miles.

Local Agents you may contact for further information include:

Jilot Insurance  
Brian Jilot  
1150 N 14th Ave, Sturgeon Bay, WI 54235  
920-743-7924  
[Brian@jilotinsurance.com](mailto:Brian@jilotinsurance.com)

Green Bay Insurance Center  
Andrea Dalebroux  
417 S. Monroe  
Green Bay, WI 54305  
800-261-9281  
[andrea@gbci.com](mailto:andrea@gbci.com)

Ross Insurance  
Mary Ross  
4007 Gravel Pit Road  
New Franken, WI 54229  
920-866-2399  
[Maryross4007@yahoo.com](mailto:Maryross4007@yahoo.com)

2. Here are additional insurance companies that give additional discount considerations using 6 miles as the driving distance rather than 5 miles.

**Germantown Insurance:**

Has a special class they use when you are within 6 miles of Fire Dept.

**Wilson Mutual:**

ISO Protection class 1-8 and within 6 miles gets their best rate.

Jilot Insurance  
Brian Jilot  
1150 N 14th Ave, Sturgeon Bay, WI 54235  
Phone: 920-743-7924  
[Brian@jilotinsurance.com](mailto:Brian@jilotinsurance.com)

3. **American Family Insurance** uses a Town Class in their policies, whereas some property owners in the Town of Union have received premium savings even though they are outside of the 5 mile ISO limitation. This was due to the Town Class change which is a direct result of the Fire Department's ISO Community Protection Class rating going down from a 9 to a 6.

The following is a local agent you may contact to seek out additional information:

**Ericia L. Lemhouse | AMERICAN FAMILY INSURANCE**  
**Ericia Lemhouse Agency**  
531 Main Street  
Luxemburg, WI 54217  
[elemhous@amfam.com](mailto:elemhous@amfam.com)  
920-845-5454

We encourage property owners to contact their insurance company and/or agent to see if they are eligible for a similar discount.