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Wildfire Preparedness Guide for Homeowners

POWER THROUGH PARTNERSHIP

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Introduction

Wildfires are unplanned, uncontrolled, and unpredictable fires resulting from lightning and human causes, such as campfires, downed utility wires and cigarette butts. Direct flames, radiant heat from nearby burning plants or structures, and flying embers from wildfires can pose risks to businesses, homes and people. Wildfires can have a profound impact on local economies as properties and businesses are destroyed and tourism and recreation are halted.

On average, more than 100,000 wildfires clear 4 million to 5 million acres of land in the United States every year and result in annual federal suppression costs typically ranging from \$1 billion to \$2 billion, according to the National Interagency Fire Center. Wildfires are increasing in severity, frequency, and duration, largely due to longer wildfire seasons caused by hotter and dryer weather, earlier melting of winter snowpacks and changing meteorological patterns due to climate change. As a result, homeowners must take precautions to minimize property loss and damage.

Although wildfires can occur at any time throughout the year, they're most common between April and October when there is little to no rainfall and grass, brush and trees are very dry and ignite easily. Significant portions of the United States are at risk of experiencing the effects of wildfires, particularly in the western and southern regions. An estimated 16% of the country's population currently lives in wildfire-prone areas, according to the Washington Post, and that share is estimated to increase to 21% over the next 30 years.

While homeowners may not be able to reduce the risk of a wildfire occurring in its area, there are measures to take to protect yourself and your family. This guide provides recommendations for actions to take before, during and after a wildfire so you can reduce the potential for catastrophic loss and get back to normal as quickly as possible.

How Wildfires Spread and Destroy Property

During a wildfire, property doesn't have to take a direct hit from flames to be damaged or destroyed. There are three ways wildfires can spread and impact property:

1. **Direct Flames**-Direct flames refer to an actual flame coming into direct contact with a building or other combustible material and igniting it.
2. **Airborne Embers**-Embers are created from any piece of burning or smoldering material and can be carried long distances by wind. Embers are one of the top causes of building ignitions due to wildfires, as they can land directly on buildings, nearby plants, or other combustible materials.
3. **Radiant Heat**-Radiant heat refers to heat that is transferred from one fuel source to another without contact between the two sources. In other words, if the combustible material burning from a wildfire reaches a hot enough temperature, it can raise the temperature of other nearby material to the point of ignition.



Steps to Take Before a Wildfire

Include Wildfires as Part of Your Emergency Plan

An emergency plan not only ensures the safety of individuals and families but also plays a critical role in mitigating property loss and damage. By identifying potential threats and developing strategies for evacuation, communication, and resource allocation, an emergency plan provides a structured response during chaotic situations. It empowers families to act swiftly and efficiently, reducing the risk of injury and minimizing the emotional and financial toll of the disaster.

When creating an emergency plan, identify the most serious threats by focusing on the most likely disruptions and their potential impact. An emergency plan should include the following:

- **Take a video of your home and valuables**—This serves as evidence of the items you own and their condition prior to the fire. This can be particularly useful when filing insurance claims, as it provides visual proof that can expedite the process and ensure you receive adequate compensation for your losses.
- **Establish a meeting location and practice your strategy**—By preparing in advance and familiarizing everyone with the evacuation plan, you help ensure the safety and well-being of your loved ones. Assign roles and responsibilities to each member of the family and don't forget to include a strategy for your pets.
- **Ask questions about your coverage**—Understanding your policy can provide peace of mind, knowing that your home and valuables are protected. If you have any doubts or questions about the specifics of your coverage, don't hesitate to review your policy with an insurance agent. They can clarify the details and ensure that you are fully prepared for any eventuality.
- **Follow the latest local alerts**—Alerts provide real-time information about the fire's location, direction, and intensity, allowing you to make informed decisions about evacuations and necessary precautions. By staying updated with the latest developments, you can quickly adapt your emergency plans, protect your family, pets, and property and avoid hazardous areas. In a rapidly changing wildfire situation, timely alerts can be the difference between harm and safety, giving you a head start on taking effective action.

Review Insurance Coverage

Fire is a cause of loss typically covered by most commercial property policies. Before catastrophe strikes, it's important to take the time to do a detailed insurance policy review to ensure the coverage is adequate. Considerations include:

Policy Limits	Interruptions	Extra Expenses
Is your home and its contents insured to value?	Is there coverage for a solution while the premise is uninhabitable?	Is there coverage for any extra expenses incurred while temporarily living elsewhere?

Protect Your Home

There are several steps homeowners can take before a wildfire occurs that can protect property and reduce the chance of sustaining a significant loss. Such steps consist of the following:

- **Create a defensible space around your home**—Since wildfires rely on heat and embers moving between fuel sources to spread, it's essential to provide less fuel for the fire by creating cleared zones around the property. According to the Insurance Institute for Business & Home Safety, the following are distinct buffer zones that make it difficult for a fire to spread and reach the property:

Zone 1 (Zero to 5 feet from the building)	Zone 2 (5-30 feet from the building)	Zone 3 (30-100 feet or more from the building)
This is the area immediately surrounding a building. Clear this zone of anything combustible, including flammable species of plants, sticks, leaves, and any other debris that might collect around the building. This zone should also be designed using noncombustible materials, such as gravel or rocks.	In this zone, space trees at least 10 feet apart and prune limbs to a minimum of 6 feet off the ground. Fallen debris such as branches, leaves and needles should be regularly removed to prevent the fire from spreading. Additionally, structures used by the business, such as sheds and storage buildings, should be at a minimum of 30 feet from the main building.	This is the building's first line of defense. The purpose of Zone 3 is to create an environment in which wildfires will have trouble spreading. Like Zone 2, it's important to prune trees regularly and clear any dead trees and plant debris from the area to make it difficult for fire to jump from one tree to the next.

- **Install Class A-rated roofing**—Class A-rated roofing—such as concrete or clay roof tiles, fiberglass asphalt composition shingles or metal roofs—has been proven to provide the most effective fire protection in severe fire test exposures.
- **Reduce vegetative fuel around the building**—By creating a vegetative maintenance plan, homeowners can reduce ignition sources close to their property. They should select plants with low combustibility characteristics—high moisture content, low oil or resin content, deep roots with thick heavy leaves, and minimal production of dead vegetation—to be planted closest to the building. They should also prune trees and shrubs, remove brush, control weeds, and remove dangerous trees near structures and powerlines.
- **Check fire hydrants and water supplies**—Fire hydrants should be no more than 250 feet from primary buildings and connected to a reliable public or private water source. Homeowners should contact their local fire department to help with testing and maintaining the fire hydrant. If located in an area without fire hydrants, you should consider maintaining a water supply that can control small fires until emergency personnel can arrive. This may include installing a water tank or hoses and pumps to an existing swimming pool, pond, river, or lake. In addition, water outlets and pumps should be properly insulated if your home is in an area subject to freezing temperatures. Lastly, if a water pump uses electrical power, a gasoline- or diesel-powered generator may be necessary in case electricity is cut off during a wildfire.
- **Use fire-resistant, noncombustible building materials**—To decrease the risk of property damage, signage, exterior walls, fences, walkways, decks, roofing, gutters, and stairs should all be constructed out of fire-resistant, noncombustible materials such as steel, masonry, ceramics and fiberglass.
- **Upgrade windows**—Double-paned windows with tempered glass can offer increased protection against radiant heat.

- **Clean off the roof and gutters**—To minimize the risk of ignition, the property’s roof and gutters should be cleared of all debris, such as pine needles and leaves. This maintenance should be done at the change of the seasons and after storms.
- **Cover vents with mesh screens**—Airborne embers can get into a building through the vents. Therefore, vents should be equipped with a one-half-inch mesh screen. Accumulated debris must be removed from vent screens to limit the combustible material that can ignite.

Protect Your Family

In addition to protecting your property, it’s important to take steps to protect yourself and your family. Since wildfires can spread quickly, advanced planning and preparation can help reduce the chance of experiencing injuries and even loss of life. The following actions can be taken to protect your household in the event of a wildfire:

- **Create a wildfire evacuation plan**—Homeowners must establish a wildfire evacuation plan, keep it up to date, and practice it regularly so all family members are familiar with the routes. There should be at least two routes planned and consider how to evacuate on foot if roads are closed or impossible to use.
- **Review and distribute a family communication plan**—A communication plan should be prepared long before it’s needed by keeping family contact information updated, establishing a mass notification system, and setting guidelines for reaching out to everyone at risk.
- **Keep fire extinguishers in strategic locations and ensure know how to use them correctly**—Each family member must be trained in general fire safety, including when and how to use fire extinguishers. Ensure there are an adequate number of fire extinguishers that are properly maintained.
- **Ensure emergency listings are up to date**—Keep adequate contact information for local fire and police departments, hospitals, water, and gas companies, as well as your insurance company.
- **Create and maintain a supply list**—Equip your home with battery-operated handheld radios, flashlights, additional chargers and batteries, water, food, and first-aid supplies.



Steps to Take During a Wildfire

In the event of a wildfire, homeowners should follow these steps to reduce damage:

- **Keep track of updates**—Closely follow alerts in the area from federal alert systems, local or state wildfire websites, and threat intelligence systems.
- **Be prepared to put the family emergency plan into action**—Ensure that the family emergency plan is updated and communicated. It's important to keep in mind that family members may need time to prepare their homes and attend to their loved ones.
- **Close windows, vents, doors, and blinds**—The fire's reach can be limited by closing windows, vents, doors, and blinds.
- **Shut off gas, pilot lights, and propane tanks**—Turning off the gas supply and other gas sources can prevent feeding the fire.
- **Turn on all lights**—Lights should be left on so firefighters can see the house under dark and smoky conditions.
- **Shut off heating, ventilation, and air conditioning (HVAC) systems**—HVAC systems should be turned off to prevent outside smoke from entering the house and causing preventable damage.
- Move flammable items inside. Pallets, tables, chairs, benches, outdoor equipment, and other loose items must be moved inside.
- **Follow evacuation warnings**—Evacuation must take place as soon as it is deemed unsafe to stay; family members must not wait to receive an emergency notification if threatened by a fire. Otherwise, they should be prepared to follow evacuation warnings from local officials. Family members should be sure to take a safety kit and lock up the house. If unable to evacuate, people should stay inside, away from outside walls, and leave doors unlocked in case firefighters need to access the area.

Steps to Take After a Wildfire

Wildfires can still pose a serious threat even after the flames have subsided and cleanup efforts have begun. Without a strategic recovery plan in place, homeowners may struggle to return to normalcy. The following steps can help rebuild a home following a wildfire:

- **Maintain communications**—Internal and external communications should be established with family members, neighbors, insurance professionals, and local and federal government agencies.
- **Return when safe and assess the damage**—Residents should return to their homes only after the proper local authorities have granted permission. When safe, they must dress for recovery operations—heavy, thick-soled footwear; leather gloves; hard hat; safety glasses; safety vest; and mask—and take photos and videos of any damaged property.
- **Check for other potential hazards**—The site and home should be inspected for smoldering debris, live embers, heat pockets, and ash pits. Other hazards include broken glass, sharp metal, weakened utility poles, trees and branches, live electrical wires, fuel gases, or flammable liquids. Dead plants, trees, or dry vegetation that could be ignited by flyaway embers must be removed.
- **Make sure protection and mechanical systems are working**—Qualified personnel should inspect all utility systems for damage before they are used since turning on compromised equipment can allow debris to be ingested into a home or generator engine, which could lead to damaging the system and contaminating the air with pollutants.
- **Secure the area from future damage**—Securing the area and checking for structural damage to the ceiling, roof, windows, and doors can prevent more damage from occurring. Any dangers should be marked off with caution tape and areas must be sectioned off until their safety is determined.
- **Assess flashflood and mudslide risk**—It's vital to assess the risk for flash floods and mudslides in the terrain around and uphill from the property and take steps to limit damage. Since wildfires can burn a significant portion of vegetation that typically helps absorb excess water, heavy rainfall can result in an increased risk of runoff and flooding. In addition, burned vegetation releases organic compounds into the ground that, when combined with soil, creates a slick, waxy layer that repels water.
- Initiate repairs and salvage. Homeowners should establish priority repairs and begin salvaging their property. They should also consult with local experts to begin the restoration process.
- **Contact an insurance company and an agent/broker**—Residents must consult with an insurance representative for information regarding filing claims and restoring their property.

It may seem overwhelming to create a wildfire response plan, but homeowners don't have to do it alone. To learn more about wildfire preparedness practices and specific policies available, working with a qualified insurance broker is essential. [Contact us](#) today to learn more.



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APPENDIX

CHECKLIST**Wildfire Preparedness**

Date: _____ **Assessment conducted by:** _____

Wildfires are a common occurrence throughout the United States. Over the past 10 years, there was an average of 67,000 wildfires annually and an average of 7 million acres burned per year. These fires can be particularly dangerous for property owners, as just one fire can spread quickly and level entire businesses. As such, it's important for organizations to be proactive when it comes to fire protection.

Before A Fire	
Place fire extinguishers in strategic locations, especially near loading docks and waste collection areas. Inspect these fire extinguishers on a regular basis and ensure they are well-maintained.	<input type="checkbox"/>
Train family members on fire safety, including how to use fire extinguishers properly. Teach them the importance of good housekeeping and maintenance.	<input type="checkbox"/>
Consider installing a water tank or hoses in and around your home. These devices can help you control small fires until emergency personnel can arrive.	<input type="checkbox"/>
Create a buffer between your home and potential fire hazards. Remove dead plants and trees. For living vegetation, trim and space out trees and shrubs.	<input type="checkbox"/>
Consider installing noncombustible roof coverings. This can include things like clay and concrete tile, slate, fiber cement, and metal shingles and panels. Also, consider using aluminum, steel, or copper gutters.	<input type="checkbox"/>
Consider installing fire-resistant exterior wall cladding.	<input type="checkbox"/>
Keep an eye on your local news and official fire announcements to help keep track of wildfires.	<input type="checkbox"/>
Develop and implement plans for how you will communicate during a fire.	<input type="checkbox"/>
Plan for how, when, and where to evacuate if a wildfire threat exists. You can do this by establishing an evacuation plan. Hold evacuation drills regularly so everyone is familiar with evacuation routes and routines.	<input type="checkbox"/>
Keep emergency supplies on hand, including flashlights, battery-powered radios, extra batteries, first-aid kits, nonperishable foods, and bottled water.	<input type="checkbox"/>
Back up important documents. Use fire-resistant safes to store sensitive documents or move them off-site altogether.	<input type="checkbox"/>
Develop an emergency continuity plan.	<input type="checkbox"/>
Establish relationships with contractors who can help you remediate the effects of a wildfire should one affect your property.	<input type="checkbox"/>
Review your insurance policies and ensure you have the proper coverage in place.	<input type="checkbox"/>

During A Fire	
Adhere to all wildfire announcements and evacuation orders.	<input type="checkbox"/>
Turn on all your interior lights. This can help improve visibility should your building fill with smoke.	<input type="checkbox"/>
Close all doors and windows, but do not lock them. Shut off gas meters, pilot lights and propane tanks.	<input type="checkbox"/>
Shut down any air-handling systems.	<input type="checkbox"/>
Go to your predetermined shelter area if you don't have time to evacuate.	<input type="checkbox"/>
Mark your position clearly so rescue workers can easily spot you.	<input type="checkbox"/>

After A Fire	
Check with local fire officials before returning to your facility.	<input type="checkbox"/>
Assess the damage, taking photos as needed.	<input type="checkbox"/>
Contact your insurance provider and insurance broker.	<input type="checkbox"/>
Work with contractors to evaluate the cost of repairs. Prioritize these repairs and check to see if your insurance covers any of the damages.	<input type="checkbox"/>

For more risk management guidance, [contact us](#) today.

Additional Resources

- Federal Emergency Management Agency www.FEMA.gov
- Insurance Institute for Business & Home Safety www.disastersafety.org/wildfire
- Ready.gov. www.ready.gov/wildfires
- U.S. Fire Administration www.usfa.fema.gov/index.html
- Weather.gov. www.weather.gov/wildfire

Emergency Contacts:

Insurance Agent/Broker	
Building Owner	
HVAC Contractor	
Electrician	
Plumber	
Other	

This checklist is not intended to be exhaustive nor should any discussion or opinions be construed as legal advice. Readers should contact legal counsel or an insurance professional for appropriate advice. © 2023 Zywave, Inc. All rights reserved.