



Are You Prepared For Wildfire Season?

According to the Federal Government, almost 90 percent of the wildfires in the United States are caused by humans. We are heading into the key wildfire season, which is May through August. Last year, the top states for wildfire damage were California, Texas, Colorado, Utah, Oregon, and Arizona. These wild fires burned over 320,000 acres, and caused billions of dollars in damage.



Wildfires And Homeowner's Insurance

Unlike earthquakes and floods, wildfire damage should not require a completely separate policy, and probably does not even require a high risk policy. It is a good idea, however, to know what your homeowner's policy does cover. In many cases wildfires are covered, but it is always good to call your agent for a homeowner's insurance review.

If your homeowner's policy covers wildfires it would normally protect the building and contents from a covered loss. In addition, you will need additional living expenses if you must leave your home during re-construction.

Wildfire Prevention

Become familiar with your community's disaster preparedness plans and create a plan for your family. Identify escape routes from your home and neighborhood and designate an emergency meeting place for your family to reunite if you become separated.

- Use fire resistant materials for roof and home construction.
- Keep wood piles at least 30 feet from your home.
- Create a 100 foot safety zone around your home.
- Prune trees within 15 feet of any chimney outlet.
- Follow local ordinances when burning yard waste. Avoid backyard burning in windy conditions, and keep a shovel, water, and fire retardant nearby to keep fires in check. Remove all flammables from your yard when burning.
- Make sure that fire vehicles can get to your home. Clearly mark all driveway entrances and display your name and address.
- Teach children about fire safety. Keep matches out of their reach.
- Keep roofs and gutters clean and free from debris.
- Have a ladder that reaches your roof.
- Have an extra-long hose.
- Rake leaves, dead limbs and twigs. Clear all flammable vegetation.