



Wildfire Preparedness Checklist

Few events are more terrifying than a wildfire threatening your home and the safety of your family. If you live in a wooded area, you should take precautions now to ensure that you can evacuate your family safely, when needed. A HUB insurance broker can show you how to minimize your risk and obtain the appropriate insurance coverage that will enable you to rebuild if disaster strikes.

Following are steps that every homeowner should take to prepare for a wildfire:

Verify your Homeowner's Policy Coverage Limit

The good news is that most homeowner's insurance policies cover damage due to wildfires. However, a shortfall in replacement coverage could leave some homeowners unable to rebuild their homes in the wake of fire. Make sure that you have adequate replacement coverage in the event that your home is destroyed. A guaranteed replacement benefit ensures that your home can be rebuilt with similar quality materials and craftsmanship. If you have concerns, please talk with your HUB insurance broker who can review your policy.

More than 2,500 homes in the U.S. are destroyed annually by wildfire according to the National Interagency Coordination Center's (NICC) 2019 annual report.

According to [CoreLogic's Residential Cost Handbook](#) as many as 64% of homeowners in the US are underinsured by an average of 27%. [Insurance Business America](#) estimates 80% of homes affected by 2018 California wildfires were underinsured.

Being underinsured means there will not be sufficient coverage to recover from a substantial loss. It is essential that homeowner policies are regularly reviewed to ensure they provide the coverage needed to fully recover from a loss.

Inventory Your Belongings

Use a video camera to document property and belongings. In the event of a loss, you will be required to provide evidence of your destroyed property in order to obtain insurance funds.

Store this inventory video off-site along with appraisals for valuable items, such as fine art or jewelry, as well as a copy of the insurance policy.

Comply with Brush Clearance Requirements

The path of a wildfire is unpredictable. The best way to protect your home is by clearing brush to at least a 200 foot perimeter and to properly maintain your property by removing dead ground cover and debris.

In addition to creating a 'safety zone' around your home, here are a few additional tips:

- Trim any tree branches hanging over the home or near chimneys
- Contact the power company to remove branches near power lines
- Remove vines from the home's exterior walls
- Clear the areas surrounding propane tanks or grills
- Never stack firewood next to the home

Pay Attention to Landscaping

- Landscape your home with a 30 foot wildfire safety zone in mind
- Select fire-resistant ground cover and fuel plants that help contain fire rather than fuel it
- If your home is situated on a sloping lot, the safety zone should be expanded to 100 feet
- Remove "ladder fuels" that link ground cover to treetops on the property

Protect and Maintain Your Home

Take the following steps to further protect your home against a wildfire:

- Inspect and clean chimneys annually
- Clean the roof and gutters regularly
- Use fire-resistant or non-combustible materials on the roof and exterior structure
- When possible, use masonry walls or chain link fencing instead of wood fencing
- Keep ladders and fire tools accessible and make sure family members know how to use them
- Install dual-sensor smoke alarms on each floor
- Use mesh screens below floor areas, decks, porches, attics and roofs
- Cover wood decking with approved fire-resistant skirting, or, alternatively, consider a fire-resistant decking material
- Install fire-resistant shutters and drapes

- Apply fire-retardant material to the exterior of the home and/or surrounding vegetation. It is best to do this at the beginning of each fire season

Utilize Wildfire Devices and Services

New technologies are available for combating a wildfire event, including:

- Exterior foam dispensers
- Roof mounted sprinkler systems
- Landscaping sprinkler systems
- Eave/attic and ground vent screens

Many insurance carriers are taking an aggressive approach to wildfire prevention by providing on site consultations and fire-retardant applications.

Evacuation Plans

If your location puts you at risk for a wildfire, the following tips are important:

- Create an emergency escape plan, review it often and post it in a visible area with emergency phone numbers
- Make sure your property has a clear route for you to exit and emergency vehicles to enter
- Display address and home names clearly
- Talk with any neighbors regarding fire safety and the importance of remaining vigilant
- Follow evacuation orders immediately
- If the garage has an automatic door, open it and disable the automatic function
- Keep any electronic gates open
- Close all windows and doors and leave interior and exterior lights on
- Be sure to have prescription medications for family members or pets easily accessible
- Once you are out of harm's way, contact family or friends and provide them with your temporary relocation plans

For more tips and information, contact your HUB insurance broker: [hubinternational.com](https://www.hubinternational.com)

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