

Preparing for a Wildfire



Wildfires can be especially disastrous because they spread quickly, are difficult to put out and release a lot of smoke.

Taking Precautions

To avoid a claim, be proactive. If a building survives a wildfire, it usually does so because the owners were prepared. Landscape your property with plants that help to contain fire instead of fuel it, such as hardwood trees. Using fire-resistant or noncombustible roofing and exterior materials will also help to lessen damage.

Regularly clean out any gutters, keep fire extinguishers available, and be sure to test smoke alarms once each year. Underwriters Laboratories, also known as UL, evaluates fire-retardant chemicals safe for use on decks, roofs, siding and more.

Have contact information ready in the event that you need to report a claim after a wildfire. Be mindful that you may need to document damages and take pictures. It's always a good idea to take pictures or videos of any property prior to a loss. To report a claim, call our 24/7 toll-free number at 1-888-875-5231 or email newlosses@usli.com.

If a wildfire is already starting to spread toward your location, there are several steps you can take to minimize damage:

- ▶ Create a safety zone of up to 100 feet around the building
- ▶ Remove all twigs, leaves and anything else that's flammable from the location
- ▶ Cut down any limbs that hang over the roof
- ▶ If any other vegetation is on the building, remove it
- ▶ Look over your insurance policy

Visit [ready.gov](https://www.ready.gov)¹ to learn others ways you can prepare for a wildfire.

The [Firewise USA program](https://www.nfpa.org)², a [National Fire Protection Association project](https://www.nfpa.org)³, is another excellent resource for wildfire safety. It offers videos, photos, research, interactive modules and more.

¹ <https://www.ready.gov/wildfires>

² <https://www.nfpa.org/Public-Education/Fire-causes-and-risks/Wildfire/Firewise-USA>

³ <http://www.nfpa.org/>

Being Safe

If there is ever a wildfire approaching, call 911 and stay calm. Pay attention to changes in the speed and direction of smoke and fire when you leave the area. It is dangerous to stay in a car during a wildfire, but doing so is less dangerous than trying to escape on foot. If you wind up in a car, keep the windows up and air vents closed. Cover yourself with a blanket, and wait until the main fire passes. You can even text SHELTER and your ZIP code to 43362 to find out where the nearest shelter is.

Additional information about wildfire safety and preparation can be found through the [National Weather Service](#)⁴ and at [Ready.gov](#)⁵. Resources include:

- ▶ [How to build a disaster supplies kit](#)⁶
- ▶ [National Weather Service Fire Weather](#)⁷

We hope you find this information helpful. Please be safe.

Thank you for your support and business.

4 <https://www.weather.gov/safety/wildfire-ready>

5 <https://www.ready.gov/wildfires>

6 <https://www.ready.gov/build-a-kit>

7 <https://www.weather.gov/fire/>