

Protecting Your Home From Wildfires

Many people think of wildfires as a danger that threatens only residents of western states, and California in particular. The fact is, however, that wildfires can occur just about anywhere where conditions are favorable.

Regardless of what part of the country you live in, if your home is in a more remote or rural location such as woodlands, grasslands and mountain areas, you may be at greater risk for experiencing a wildfire. In addition, firefighting services may be more limited in rural areas than in urban settings.

So it's important for you to take an active role in wildfire prevention and protection. Here are a few steps you can take:

Your Home's Surrounding

- Create a defensible zone, at least 30 to 100 feet around your home. This includes thinning trees and shrubs, installing irrigation, and replacing native trees and plants with fire-resistant varieties. To learn more about defensible zones, check websites such as www.fs.fed.us/fire/ by the USDA Forest Service.
- Give your yard a good annual clean-up and maintenance. Prune tree limbs within 10 feet of your home, clear away dead plants or branches, and remove pine needles, leaves and other debris from the yard, roof, and gutters.

Your Home

- Consider building or retrofitting your home with non-flammable materials. For example, consider replacing any wood shake roofs, which will act as fuel for a brush fire, and using tempered glass for exterior windows.
- Install spark arresters in chimneys.
- Install smoke detectors and fire extinguishers and make sure they are working properly.

Teach all adult family members how to use the fire extinguishers and how to shut off utilities.

You and Your Family

- Develop a wildfire plan for you and your family, so you'll know how to respond when wildfires approach. Many wildfires begin small, but spread quickly. If a wildfire threatens your area and you are asked by authorities to evacuate, you may not have much time to prepare.
- Keep an updated inventory of your personal property and important documents in a fire-resistant safe or a secure, off-site location (such as a safety deposit box).
- Check your homeowners insurance to make sure you have adequate coverage for your home and personal belongings. Your agent will be happy to help review your coverage amounts and make appropriate recommendations.

Source: Insurance Information Institute; www.iii.org