

## PREPARING FOR A WILDFIRE



In the event of a wildfire, we encourage you to share this with others as a helpful resource. We have included tips and links regarding preparation for inclement weather. 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's usually because the owners were prepared. Landscape your property with plants (like hardwood trees) that will help to contain fire instead of fuel it. Using fire-resistant or noncombustible roof and exterior materials will also help to lessen damage. Underwriters Laboratories (UL) also evaluates fire-retardant chemicals safe for use on decks, roofs, siding and more.



Regularly clean out any gutters, keep fire extinguishers available and be sure to test smoke alarms once each year. Be mindful that you may need to document damages and take pictures. It's always a good idea to take pictures or video of any property prior to a loss. To report a claim, call our 24/7 toll-free number at 1-888-875-5231 or e-mail [newlosses@usli.com](mailto: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 up to 100-foot safety zone around the building
- Remove all twigs, leaves and anything else flammable around the location
- Cut down any limbs that hang over the roof
- If any other vegetation (like vines) are on the building, remove them
- Look over your insurance policy

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

[Firewise.org](http://Firewise.org), a project of the [National Fire Protection Association](http://National Fire Protection Association), is another excellent resource for wildfire safety with videos, photos, research, interactive modules and more.

## ***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 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:

- How to build a [disaster supplies kit](#)
- [Family emergency plan](#)
- [Implementing a plan in the workplace](#)
- National Oceanic and Atmospheric Administration's [Fire Weather](#)

We hope you find this information helpful, and please be safe.

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