

# **FIRESTORM**



## **Northwest Wildfires**

**Protecting Yourself**

**Washington Insurance Council**

## **A Devastating History**

Since 1970, wildfires have charred more than 400,000 acres of land and timber in the Northwest. Hundreds of homes have been lost. The devastation has cost Northwest taxpayers more than \$16 million.

## **What You Need To Know**

Wildfires often cannot be prevented. Lightning, hot, arid weather and human error contribute to causing wildfires.

As demand for new housing pushes development from the cities to the rural areas, the need for wildfire protection increases. Some homes are without fire protection because they are located outside the jurisdiction of local fire service agencies.

If you have homeowners or renters insurance, your property is covered for wildfire, less your deductible. If you have questions about your coverage, call your insurance agent or company.

## **How You Can Protect Yourself and Property**

The Washington Insurance Council offers the following tips to help you safeguard your family, home and property from wildfire devastation:

### **Landscaping Precautions**

- Clear brush 30 to 100 feet from your home.
- Keep your lawn, plants and landscaping groomed and well-watered.
- Remove old stumps and weak or diseased trees from your property.
- Store woodpiles and debris 50 feet or more from the house.
- Build wood fences, gazebos and other structures 30 feet or more from the home.
- Install propane, oil and other fuel tanks as far away from the home as possible and ensure at least 30 feet of clearance.
- Create a buffer zone by landscaping with fire-resistant plants.

## **Exterior Precautions**

The roof is the most vulnerable part of your home when it comes to a wildfire. Here are some tips to help you protect your roof:

- Fireproof the rooftop by replacing wood shakes with less flammable material. If you cannot replace the roof, treat it with fire retardant.
- Clear gutters and roof of needles and leaves on a regular basis.
- Trim trees that overhang the roof to prevent fire in trees from easily spreading to the roof of the house.

## **Interior Precautions**

- Make sure your home has smoke detectors on every floor and that each is tested monthly.
- Replace batteries in smoke detectors twice a year.
- Maintain a written or video inventory of all of your possessions. Include descriptions and serial numbers. Keep the inventory list or tape in a safe location.
- Consider installing a home sprinkler system.
- If you are in a high-risk area, install protective shutters and fire resistant drapes to protect possessions from radiant heat.

## **Plan For The Worst**

- Develop an emergency preparedness plan before a wildfire strikes.
- Gather and store a three-day supply of food and water that does not require refrigeration or need cooking.
- Store first aid supplies, a portable radio, flashlights, emergency cooking equipment and batteries.
- Plan escape routes – two by vehicle and one by foot.

*The Washington Insurance Council is a nonprofit, consumer education organization funded by member insurance companies.*