



NW Insurance Council

Consumer Alert

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You've mastered "social distancing."
Now it's time to "distance" your home
from wildfire risk

PORTLAND, May 01, 2020 – We've all learned about the importance of putting at least six feet of space between ourselves and others to prevent the spread of Coronavirus. But now, while so many are "stuck" at home, it's a good time to put some distance between your home and flammable materials that put your family at risk of wildfire.

The first Saturday in May (May 2, 2020) is usually [Wildfire Community Preparedness Day](#), a day of activism that brings neighborhoods and entire communities together, with neighbors helping neighbors to clear brush and make landscaping changes to homes and businesses that reduce wildfire risk. But with COVID-19 severely limiting public gatherings, event sponsors [State Farm](#) and the National Fire Protection Association are instead urging home and business owners to make changes on their own properties, while following CDC guidelines to prevent the spread of COVID-19.

Property insurance covers fire risks

“Of course, home and business insurance policies typically cover damage from wildfires,” said NW Insurance Council president Kenton Brine. “But just as most wildfires are started by human activity and many could be prevented, we hope property owners realize there is a lot each of us can do to reduce the risk that a wildfire will destroy our own homes, businesses and communities.”

To help you prepare, the [National Fire Protection Association](#) (NFPA) offers a free [Firewise Toolkit](#) for home and business owners whose properties are exposed to the threat of damage from wildfire. NFPA also is hosting a **free** two-part webinar, [“Wildfires and Insurance”](#), in May that will share advice about how to physically - and *financially* - prepare for the threat of wildfire. **The webinar is free is open to all.**

Many insurance companies offer tips and assistance to help property owners learn ways to make their homes and businesses fire-resistant, so it’s a good idea to go online or call your agent or company to find out more. State agencies like the Oregon [Department of Forestry](#) also have information to help.

Maybe call it a “Preparantine?”

Now, during quarantine, is the perfect time to take action to protect your family, home and business from wildfire. NW Insurance Council and the [NFPA](#) have some tips for you.

Planning/Preparation Tips:

- **Make a plan** - Before an emergency, create a family evacuation plan and consider multiple routes out of your home and neighborhood in case the most obvious routes are blocked by fire or traffic.
- **What’s in your “Go Bag?”** – Now is a good time to make a list for all family members of what everyone should pack in a “go bag,” in case of an unexpected evacuation order. In addition to clothes, hand sanitizer and masks, include things like prescription medicines, important paperwork (like your insurance policy), your pet’s needs and even toilet paper.

- **Review your insurance policy** – Before disaster strikes, contact your insurance agent or your insurance company to be sure you have the right coverage to meet your needs.
- **Renters Insurance** – If you rent, you also need to protect your belongings from wildfire. Consider a [Renters Insurance](#) policy for your personal possessions.
- **Maintain a complete home inventory** – Keep copies of contracts and receipts of your personal possessions in a safe place outside of your home. Take pictures or video of your belongings with your smartphone.

Property protection tips:

- **Defensible Spacing** – Clear brush 30 to 100 feet from your home. Keep your yard well-groomed and watered and remove old stumps and weak or diseased trees from your property. Keep flammable materials at least 30 feet away from the home.
- **Fireproof your rooftop and decks** – The roof is the most vulnerable part of your home in a wildfire, due to drifting embers and sparks (a common cause of home ignition in wildfires).
- **Home interior precautions** – Consider installing a home sprinkler system if you live in a wildfire-prone area. Replace batteries in smoke detectors in every room of your home at least twice each year.

For more information about insurance, contact [NW Insurance Council](#) at (800) 664-4942.

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

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