



NW Insurance Council

Consumer Alert

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Insurers taking proactive steps to help customers prepare for & respond to wildfires

What to Know

- *Today, many insurers contract with wildfire service providers to offer policyholders wildfire prevention, mitigation and, structure survivability services at no extra cost to the policyholder.*
- *In the recent Cedar Creek fire near Winthrop, Washington, [Wildfire Defense Systems](#) (WDS), considered the nation's largest insurer wildfire service provider, served 258 homes that that appeared to be in the path of the fire. See the [Fact Sheet](#) to learn more about WDS.*
- *Mitigation techniques by insurers and homeowners help reduce wildfire damage to buildings, landscapes and neighborhoods, and planning ahead can help save lives and property. [State Farm](#), one of Wildfire Defense Systems clients estimates that Wildfire Defense Systems services saved over 70 State Farm insured homes in Colorado and Oregon in 2020.*

BOISE, ID, September 8, 2021 – Wildfire that destroys or damages your home or business structure is covered by homeowners and business owners' property insurance, helping people recover *after* a fire. But as wildfires become more severe and widespread, insurers

are taking measures to help prepare homeowners *before* wildfire reaches their property to help prevent losses during the actual fire.

Today, many insurers are partnering with wildfire service providers: private companies that respond to wildfires to provide a proactive layer of fire prevention to reduce risk of loss when insured homes and businesses are threatened by wildfires. The extra protection is automatically added as an endorsement to a qualified customer's insurance policy, generally at no extra cost.

“Homeowners in the west are facing longer, hotter, drier summers, and in some parts of the Northwest, drought conditions that make wildfire an even greater threat,” said Kenton Brine, NW Insurance Council President. “Insurers are looking for innovative ways to meet the threat and protect homes and families from devastating loss.”

[Wildfire Defense Systems](#) (WDS) is considered the nation's largest Qualified Insurance Resource¹ and offers not only loss mitigation consultation and wildfire education, but also pre- and post-suppression services during wildfire incidents. Before wildfire danger arrives, WDS may deploy a crew, made up of experienced, highly trained and National Wildfire Coordinating Group qualified or equivalent wildfire officers and personnel, to assess your property and prepare it for a wildfire. WDS has been providing services since 2008 and has maintained a 100% safety record on the over 900 wildfire incidents they have responded to.

“In this era of climate change, we are all asking what can be done to combat these rapidly escalating wildfire conditions,” said David Torgerson, CEO of WDS. “The insurer wildfire programs that WDS serves are doing just that by providing qualified firefighters and wildland engines to increase the survivability of policyholder properties.

¹ Qualified Insurance Resources are defined as NWCG qualified, or equivalent, wildland engines, tenders, hand crews, fire/liaison officers and personnel working for or contracted by an insurance company with a mission to mitigate impacts on insured structures threatened by wildfire.

“The bottom line for WDS is that we help people live through the wildfire experience, we provide hope during what appears to be hopeless situations and we return families back to their homes and owners back to their businesses by avoiding tragedy,” Torgerson said.

If an active wildfire is determined to be a threat to your home, a WDS fire crew will implement pre-suppression measures once Incident Management authorities grant access. This can include moving combustible materials away from the home, such as deck furnishings or shrubs or other plantings close enough to the structure to contribute to a structure fire, installing temporary home fire sprinklers or even covering the home with a non-toxic fire-blocking gel. After the threat has passed, the crew will return to complete post-fire mitigation measures.

In the recent Cedar Creek fire near Winthrop, Washington, 24 WDS wildland engines provided service to 258 homes considered to be in the path of the fire. Working under contract with many of the top insurers, WDS crews provided a range of services that included removing combustible materials from patios and porches and clearing dry brush and shrubs that could ignite close to homes.

Much of the WDS mitigation work was done after a level 3 evacuation order (“get out now”) had been issued for the area, but access was granted to WDS trained and qualified crews by Incident Management authorities. Fortunately, local, state and federal wildland firefighters were able to keep the Cedar Creek blaze from crossing fire lines and no homes have been reported destroyed by the fire, which is still burning but is currently about 50% contained and no longer posing a wide-scale threat to homes or businesses in the area.

To provide this extra protection to policyholders, the insurance company contracts with the wildfire response service and selects certain states where the service will be active. The insurer adds the benefit to an eligible homeowner’s insurance policy automatically, typically at no extra charge. The benefit applies to customers with homeowner policies and generally excludes renters’ and condominium policies.

While the service does not guarantee protection from wildfire, it offers an additional proactive step to help prepare your home and limit losses from wildfire as much as possible. [State Farm](#) estimates that WDS' services saved over 70 State Farm insured homes in Colorado and Oregon in 2020.

Wildfire risk mitigation services are not a replacement for local fire departments or wildland firefighters and unless directly threatened by a fire, the crews do not engage in firefighting activity, though they coordinate closely in cooperation with firefighting agencies when doing their risk mitigation work near a fire.

These services can be of great help to homeowners in preventing a devastating loss, but it also remains crucial for homeowners to continue adopting their own wildfire mitigation efforts.

Brine noted that insurers support and partner with the National Fire Protection Association's [Firewise](#) program, which helps homeowners and entire neighborhoods reduce the risk of wildfire across communities. And he reminded home and business owners to take steps to prepare for wildfires and other disasters.

“Insurers want to partner with homeowners to harden homes against loss and build community-wide protection from wildfire as that threat grows in the Northwest,” Brine said. “There are steps every homeowner should take to reduce their risk and be prepared in case disaster strikes, like building defensible space around your home, having an evacuation plan ahead of time, and recording an inventory of your possessions.”

To find out if wildfire mitigation services are provided under your homeowners policy, contact your insurance company representative or agent.

For more information about wildfires and 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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