HUB Private Client

CHECKLIST

WILDFIRE PREPAREDNESS

Few events are more terrifying than a fire threatening your home and your safety. Use this checklist to help prevent and prepare for a wildfire.

VERIFY YOUR HOMEOWNER'S POLICY COVERAGE LIMIT

The good news is that most homeowner's insurance policies cover damage due to wildfires. However, a shortfall in replacement coverage could leave some homeowners unable to rebuild their homes in the wake of fire. Make sure that you have adequate replacement coverage in the event that your home is destroyed. A guaranteed replacement benefit ensures that your home can be rebuilt with similar quality materials and craftsmanship.

Being underinsured means there won't be enough coverage to fully recover from a substantial loss, so it's crucial to regularly review homeowner policies to ensure they provide the necessary coverage.

INVENTORY YOUR BELONGINGS

Record a video to document property and belongings. In the event of a loss, you will be required to provide evidence of your destroyed property in order to obtain insurance funds. Store this inventory video off-site along with appraisals for valuable items, such as fine art or collectibles. Also include a copy of your insurance policy.

COMPLY WITH BRUSH CLEARANCE REQUIREMENTS

Use these tips to mitigate your wildfire risks to your residence:

- Trim any tree branches hanging over the home or near chimneys.
- Contact the power company to remove branches near power lines.
- Remove vines from the home's exterior walls.
- Clear the areas surrounding propane tanks or grills.
- Never stack firewood next to the home

Create a 'Safe Zone' around your residence.

The path of a wildfire is unpredictable. The best way to protect your home is by clearing brush to **at least a 200-foot (60 metres) perimeter** and to properly maintain your property by removing dead ground cover and debris.

PAY ATTENTION TO LANDSCAPING

- Landscape your home with a 30-foot (9 metres) wildfire safety zone in mind.
- Select fire-resistant ground cover and plants that help contain fire rather than fuel it.
- If your home is situated on a sloping lot, the safety zone should be expanded to 100 feet (30 metres).
- Remove "ladder fuels" that link ground cover to treetops on the property.

PROTECT AND MAINTAIN YOUR HOME

- Inspect and clean chimneys annually.
- Clean the roof and gutters regularly.
- Use fire-resistant or non-combustible materials on the roof and exterior structure.
- When possible, use masonry walls or chain link fencing instead of wood fencing.
- Keep ladders and fire tools accessible and make sure family members know how to use them.
- Install dual-sensor smoke alarms on each floor.
- Use mesh screens below floor areas, decks, porches, attics and roofs.
- Cover wood decking with approved fire-resistant skirting, or, alternatively, consider a fire-resistant decking material.
- Install fire-resistant shutters and drapes.
- Apply fire-retardant material to the exterior of the home and/or surrounding vegetation. It is best to do this at the beginning of each fire season.

UTILIZE WILDFIRE DEVICES AND SERVICES

New technologies are available for combating wildfire event, including:

- Exterior foam dispensers
- Roof mounted sprinkler systems
- Landscaping sprinkler systems
- Eave/attic and ground vent screens

Many insurance carriers are taking an aggressive approach to wildfire prevention by providing on site consultations and fire-retardant applications.

CRISIS RESOURCES

Be prepared. Know how to respond.

Severe weather, natural disasters and other catastrophic events can cause serious havoc — including property damage, physical injury, emotional trauma, liability claims and even the loss of life. It's important to be prepared so you can protect what matters most and recover as quickly as possible.

HUB Private Client is here to help. Visit HUB Crisis Resources for guides, tips, checklists and other information to help you prepare and respond to potentially destructive events like flood, hurricane and wildfire.

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Speak to a HUB Private Client risk advisor for additional tips and ask how we can help design and secure wildfire coverage that meets your specific needs.

About HUB Private Client

HUB Private Client advises, advocates and protects with tailored solutions to protect your family and lifestyle today, while anticipating your needs and guiding you through tomorrow.