



# Insurance Tips

## Wildfire preparation: what's your plan?

The frequency and severity of wildfires are increasing. In 2017 and 2018 alone, nearly 130,000 wildfires broke out across the United States, causing billions in losses and destroying thousands of homes, according to the Insurance Information Institute.

Recent wildfires have proven that the threat is no longer limited to forested areas and open spaces. Now, more than ever, we all need to be prepared.

Here are some tips to get you started:

### Preparing for wildfire

- Create a wildfire action plan for your family and pets, and review together it regularly. Include escape routes and places to meet up, as well as emergency phone numbers and out-of-area phone/email contacts.
- Share emergency contact information with neighbors and others you can depend on who live out of your area.
- Walk your family through your house and property, pointing out the items of greatest importance. If (and only if) safety permits, you can grab these items on your way out the door.
- Keep your important papers in a fireproof, waterproof box. Include financial documents and account information; legal papers including birth certificates, passports, real estate deeds and wills; insurance information and medical information.
- Have a “go bag” ready with clothing, toiletries and other necessities for at least three days.
- Take detailed photos or videos of your home and belongings. Save digital files in the cloud and hard copies in a fireproof box, which should be stored away from your house.
- Get pets used to leashes, halters, crates and trailers, and include them in family emergency drills.
- Inspect horse trailers regularly to make sure they are in working order, or line up a facility ahead of time that can keep your animals in case of emergency.

### Hardening your home

- Maintain a defensible space. Minimize the chances of fire spreading by keeping dry grass and brush at least 100 feet away from your home, and keep other flammable or combustible items at least 30 feet away.
- Choose fire-resistant landscaping. Potentially slow the spread of fire by planting high-moisture plants and shrubs, and by using materials such as stone, rock and hardwood.
- Retrofit your home. Cover external vents with fire-resistant mesh, and close up open eaves with soffits. When building or remodeling, use ember-resistant materials such as metal or tile roofing, dual-paned windows, and ignition-resistant walls, fences, decks and patio coverings.
- Keep tools on-hand. Make sure you have a fire extinguisher, shovel, rake, bucket and hoe. You should also have multiple garden hoses long enough to reach all areas of your home.

*These tips are provided by the Marketing team at CSAA Insurance Group, a AAA insurer.*

## **If you need to evacuate**

- Listen to news reports and follow the instructions of local fire officials, law enforcement and emergency workers.
- Make sure you have identification for all members of your family. You may need identification to get back into your neighborhood if an evacuation has been called.
- Leave with as much time to spare as you can—this will help keep you safe and will also clear the roads for emergency vehicles and other evacuees.

## **Learn more**

For more information from CAL FIRE about wildfire preparation and response, visit [readyforwildfire.org](https://readyforwildfire.org).

For wildfire information on-the-go, download [CAL FIRE's "Ready for Wildfire" app](#), which includes features such as checklists, wildfire alerts and more.

Want to get involved? Join the growing network of more than 1,500 [Firewise USA®](#) sites nationwide that empower neighbors to work together in reducing their wildfire risk.

For more information, talk to a AAA Insurance agent or visit your local branch office.