

WILDFIRE SAFETY TIPS

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SCM

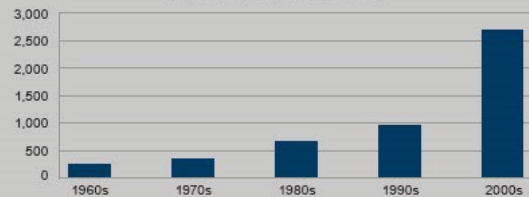
SULLIVAN CURTIS MONROE
INSURANCE SERVICES, LLC

An Educational Newsletter on Risk Solutions From
Nationwide Private Client, Compliments of
SCM's Personal Risk Management Division.

Wildfire is an ever-present consequence of nature and necessary for the health and viability of an ecosystem. According to the International Association of Wildland Fire, as many as 46 million single-family homes in the U.S. are considered at high risk of wildland/urban interface fire. For those who live in homes in the Wildland Urban Interface (WUI) — a location where structures are built near wildfire-prone environment or vegetation — wildfire is a serious and constant threat, and managing risk has never been more important.

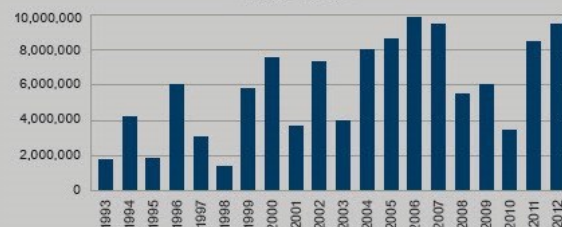
Research indicates that the severity of wildfire has and will continue to trend upward for the foreseeable future. While we cannot stop a fire from burning, together we can reduce the exposure to property loss. As with other natural disasters, and particularly wildfire, at Private Client we believe in taking preventative steps to better protect your home.

Average Number of Structures Destroyed by Wildfire per Year
(averaged by decade)



Source: The Blue Ribbon Panel Report on Wildland Urban Interface Fire

Total Acres Burned by Wildfires
1993-2012



Source: CoreLogic graphical representation of data from National Interagency Fire Center, (NIFC), 2013

Preparing for a wildfire

- Install a fire-resistive roof, such as tile or composition shingle
- Seal the open edges of a barrel tile roof with grout to keep embers from blowing into your home
- Cover your attic, eaves and sub-floor vents with noncombustible screening
- Install tempered glass or multi-layered glazed panels in exterior windows, glass doors and skylights
- Use fire-resistant siding materials
- Avoid landscaping with combustible bark and wood-chip mulch
- Plant native, fire-resistive vegetation whenever possible
- Keep grass cut short and a 30-foot perimeter around your home well watered
- Remove all dry grass, brush, trees and dead leaves within at least 100 feet of your home to create defensible space
- Store firewood and fuel sources at least 30 feet downhill from any structure

What to do during a wildfire

- Remove flammable materials, such as trash, portable propane tanks, outdoor furniture and vehicles from around your home
- Shut off the gas to the home to prevent an ignition source
- Soak any roofs, shrubs and trees with water if they are within 15 feet of a building
- Close all windows and doors to prevent firebrands from entering the home
- Monitor news reports so you know how much danger you may be facing

- Post a sign on your home with your name and contact number should first responders need to reach you
- Leave garden hoses connected and accessible to make it easier for firefighters to fill their tanks
- If you must leave, follow routes dictated by local officials. Wildfires can quickly change directions, and your planned escape route may be blocked.

Aftermath of a wildfire

- Do not return home until instructed to do so by local officials
- Check your roof, attic and home perimeter for hot spots, and extinguish them immediately. Call the fire department if necessary.
- Inspect all utilities, and if any damage has occurred, consult a professional before use

We offer this information to assist you in making decisions that can help mitigate your risk. While we cannot address every possible scenario or guarantee these tips will work for you, our goal is to support your efforts to protect yourself and your family. For more information, please email SCM's Personal Risk Management Division at prinfo@sullicurt.com or call 800.427.3253 and reference "Nationwide newsletter."



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SullivanCurtisMonroe Insurance Services, LLC | CA License 0E83670 | 800.427.3253
prinfo@sullicurt.com | www.sullivancurtismonroe.com

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