

2015 Wildfire Update

by Carolyn Konecki
Personal Lines Manager

The fires that ravaged San Diego County in 2003 were considered a rarity – a perfect mix of dry brush, fierce Santa Ana winds and San Diego firefighters off fighting fires in other parts of California. Yet those very same conditions occurred just four short years later burning over 1,100 homes and resulting in the second costliest wildfire in our nation's history. Of the ten costliest wildfires in the United States, eight have occurred in California, and include the Witch Creek Fire from October 2007 and the Cedar Fire from October 2003. Last year, San Diego experienced unseasonal Santa



Ana conditions in May, leading to an outbreak of wildfires and the loss of dozens of homes. Fire experts predict that California will experience devastating wildfires every two to three years.

Why has there been such a dramatic increase in wildfires?

Experts say the increase in the frequency and severity of wildfires results from two situations: changing housing growth patterns and changing climate. Southern California is a highly desirable area in which to live and experienced extensive housing growth during the 1990s. Since most of the coast and city lots have already been built upon, developers built houses where there was open land—back up against nature preserves, canyons and rural open space—areas experts call Wild Land Urban Interfaces (WUI). In fact, 61% of the housing units built that decade were in WUIs.

The second factor is climate change. The average spring and summer temperatures have increased almost 2 degrees over the last three decades. This has led to an early snowmelt, which results in a longer fire season. The warmer temperature also reduces precipitation and increases drought, leading to more dry fuel.

Finally, the local governmental agencies do not have the resources to protect all the structures. As the recession continues, fire departments are dealing with shrinking resources, yet the need for their services continues to grow. This trend is especially troublesome if the local firefighters are out of their primary area fighting another fire when a fire erupts. There is simply not enough manpower and equipment to fight several large fires simultaneously.

What can you do to prepare for the next inevitable wildfire?

Clearly, every homeowner needs to take a much more active role at reducing the risk of a wildfire to their home. Begin by assessing your home's risks and then prepare for a fire by minimizing risks and having emergency plans.

Create an evacuation list of items to take with you and prioritize the list. In the event of an evacuation, start with the most important items first. Gather all your valuable papers (birth certificates, marriage certificate, passports, etc.) into one place. They should all be kept together in a fire-proof storage file or safe – in case you are not there to take them out when a fire comes.

Register your cell phone with AlertSanDiego (www.readysandiego.org). By registering, you are allowing emergency response personnel to notify you with information or action to take, such as evacuation, that you need to be aware of during an emergency or disaster.

Homeowners should review their fire insurance policy annually to make sure the dwelling coverage is adequate to fully rebuild the home to pre-loss condition in the unfortunate event of a loss. The reconstruction cost is the cost to rebuild the home today with similar



materials and craftsmanship used during the original construction. Reconstruction typically costs up to 30% more than new construction due to the higher level of skill required on reconstruction and the need to match new materials to existing materials.

When determining the rebuilding cost, don't confuse the market value of the home with the replacement cost. While the real estate market tends to fluctuate, the costs of construction materials and labor continues to rise. Any additions and/or improvements that have been made to the home should be added to the existing coverage.

Make sure any special items like jewelry, fine arts, antiques and other valuables are accounted for and

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scheduled, if necessary. Different insurance carriers cover valuable items differently. If you have items such as antique furnishings, collectibles, or artwork, find out in advance how your carrier would replace those items if you were to suffer a loss.

Finally, every homeowner should have a comprehensive home inventory. A home inventory is a room-by-room listing of all the personal possessions (furniture, accessories, clothing, cookware, sporting goods, electronics, music/videos, toys and miscellaneous items) contained in the household. In addition to the listing of all goods, the inventory will include the quantity, description, and cost or value of each item or class of items. A good home inventory will also include either photographs or video footage to complement the written list. A home inventory is a wonderful way to value your contents and will help you settle your claim, if you have one, in record time. Make several copies of your home inventory (including the photos/video) and keep some of them off site.

How can you make your home as fire resistant as possible?

Safeguard and increase your home's value by making fire-safe improvements such as creating defensible space, landscaping with fire-resistant plants and removing any potentially flammable materials from the exterior. (See the info on the next 2 pages for tips from the Office of Emergency Services, County of San Diego, and Firewise Communities). By creating a fire-safe boundary around your home, you may avoid disaster, while helping firefighters. Defensible space is typically a 100-foot radius zone around your home. By keeping your plants and trees trimmed and spaced properly and by planting fire resistant plants, you'll reduce the fire danger to your home as well as the risk of injury to firefighting personnel defending your property. Maintaining defensible space does not mean total plant clearance. Trimming trees and shrubs and using proper spacing helps prevent fires from traveling towards your home.

Since most wildfires start by flying embers, the roof is especially vulnerable. Consider installing ember-resistant venting and closing (boxing) the eaves so there is no way for an ember to enter and ignite the insulation or wood. If your roof is made of wood shake or is older and in poor condition, replace your roof with

a fire resistive material such as concrete tile or composition tile. If your home is located on the edge of a canyon or open space, consider having a fire retardant material sprayed around the perimeter of your home once per year. Some insurance carriers even include this as a free service with their homeowners policies.



Image courtesy of Ion Moe

What can you do if a fire is coming?

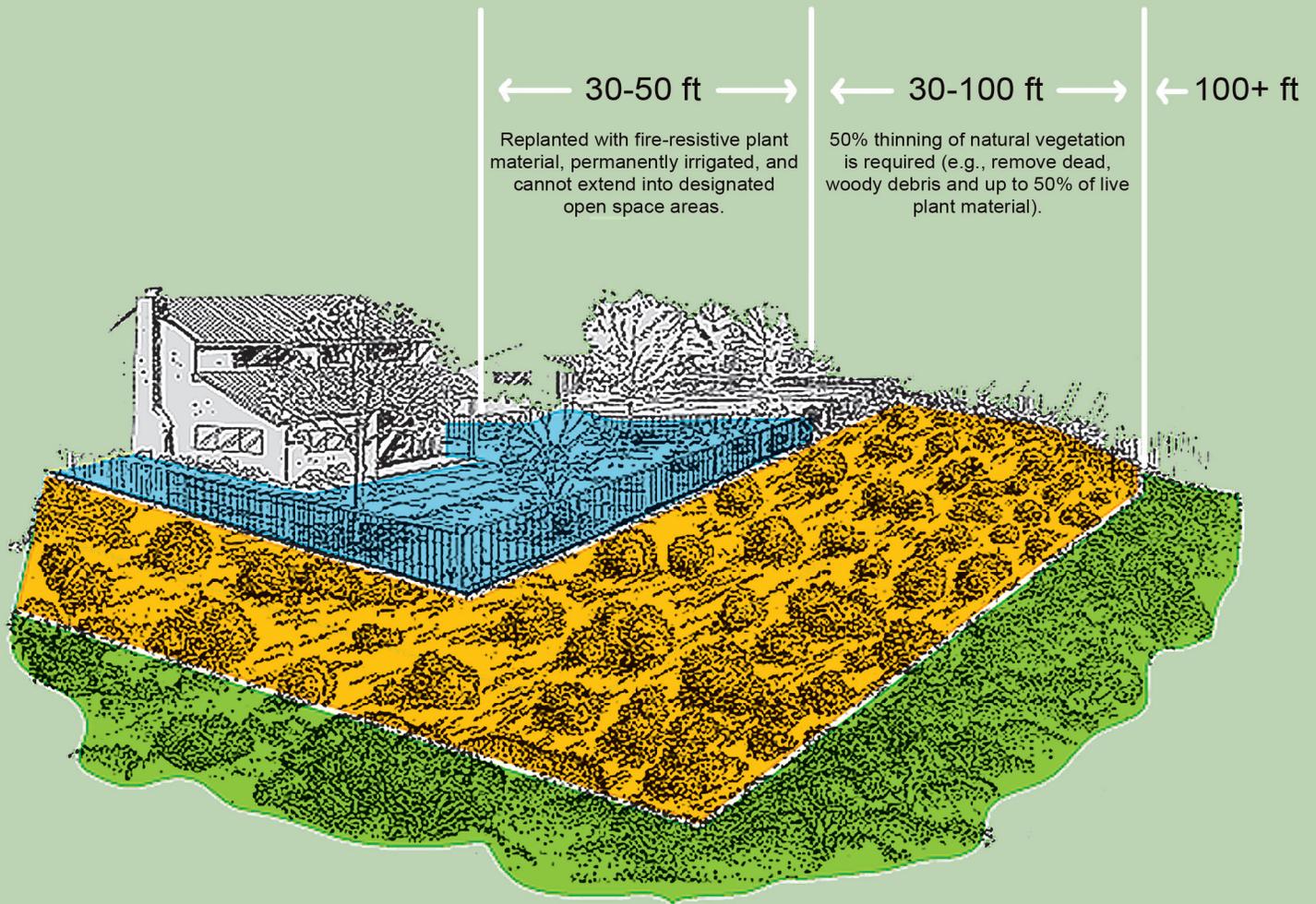
If a fire is imminent, gather your valuable papers and possessions, in order of priority. (Determine ahead of time what possessions are most important to you.) Take the most irreplaceable items first (family photos, heirlooms, items of sentimental value, etc). Don't bother taking items that can easily be replaced (like clothing). Remember, no possession is worth injury or death. If a fire is approaching quickly and you don't have time to take anything, leave it all and get out. Your life is worth more than any possession.

As you leave, close up your house tight, closing all windows and doors, including the garage door. Make sure that you always keep at least a half tank of gas in your car, in case you get stuck in traffic or have to drive far. It is also a good idea to keep a pair of sneakers in your car in case you have to abandon it and travel by foot.

What should you do if you suffer a loss?

Immediately report a loss to your insurance carrier. In a large fire, most carriers dispatch a CAT (catastrophic) team to the area immediately. The CAT team consists of claims adjusters trained specifically to deal with a large fire and the losses that result from it.

The insurance carrier will write out a check to you so that you can begin to purchase replacement necessities and secure a place to live while your home is being repaired



Tips to Create Defensible Space Around Your Home

- Trim back brush and remove any dead or dying trees, plants and grasses, yard clippings, and any flammable items in a 100-foot-radius.
- Prune existing native vegetation to 6 inches above the ground.
- Cut low-hanging tree branches up to 6 feet off the ground and within 10 feet of touching a building, chimney or power line. Low branches may carry a ground fire upwards into the trees.
- Reduce plants alongside the driveway by at least 10 feet on each side.
- Trim overhead branches to allow at least 13-1/2 feet of vertical clearance within the driveway for emergency and escape vehicle clearance.
- The first 50 feet (Zone 1) of your 100-foot-radius defensible space should consist of fire-resistant, irrigated landscaping. The second 50 feet (Zone 2) may contain native vegetation but it must be kept trimmed and properly spaced adjacent to other plants, trees or structures.
- Avoid planting trees under or near electrical lines because they could contact the lines and ignite.
- Consider using rock mulch in areas where you want to prevent vegetation growth such as under decks or close to combustible materials. Wood chip mulch could ignite.
- Regularly clear leaves and debris from your roof, gutters, decks and yard. An ember landing on these dried materials can easily fuel a fire.
- Wood piles or other flammable materials should be relocated at least 50 feet from your home or business, more than 10 feet from an above-ground propane tank, and away from any flammable vegetation or trees.
- Firewood stacks should not be located uphill from a structure as a burning log could roll downhill and ignite the building.

or replaced. You will need to create a list of all the possessions in your home that were lost in the fire. Obviously, a comprehensive home inventory makes this task much simpler. After all, it is very hard to remember all that you had in your home while you are suffering the emotions of a devastating fire loss. The more information you have about your damaged home and possessions, the faster your claim will be settled.

If your home was close to the fire and has smoke damage, burned landscaping or other damage, but didn't burn in the fire, contact your insurance carrier. Most homeowner policies provide coverage for related claims and for the clean up necessary to restore your home to pre-fire condition. Also, if you incurred any costs as a result of a mandatory evacuation, such as hotel and meals, those costs are generally covered by your insurance policy under the loss of use provision. Again, contact your specific carrier or agent for more information.

Damages to your home after a fire may create additional hazards, which may not be so obvious. Look for external damage to your home before entering. If any portion of the foundation has been compromised, it may not be safe to enter the home. Be alert for gas leaks and turn off the electricity. Be careful when removing burned items from the home and do not breathe ash from the fire.

Working with the best insurance team

If you suffer a loss, a knowledgeable, independent insurance agent can help you to prepare for a wildfire and help with a claim. An independent agent is not captive to one carrier, but represents several financially-solid carriers. Having several markets allows the independent agent to place your insurance with whichever carrier is the best fit for you and your situation. Also, you should meet with your agent once a year to review your policy and keep it up to date so that there is never a gap in coverage. If you make any improvements to your home between policy periods, call your agent so that your policy can be updated immediately to reflect the additional value of those improvements. Finally, a good agent will be there in the event of a claim to explain the coverage, connect you with the carrier and be an advocate for your needs. ■

Wildfire statistics courtesy of AIG Private Client Group

Making Your Home Fire Resistant

Outdoors

- Upgrade your roof to a Class A fire-resistant rated material. If upgrading is not possible, then maintain your roof covering by repairing gaps in tiles so embers cannot reach the sheathing underneath.
- Box in your roof eaves with a fire-resistant material to prevent any embers from blowing underneath.
- Install bird stops at the end of barrel-style roof coverings, such as Spanish tile roofs. The stops prevent debris build-up and deter birds from nesting between the roof covering and sheathing.
- Install gutter covers to reduce debris build-up.

Walls and Chimneys

- Replace combustible home siding with fire-resistant materials such as stucco, fiber-cement or wood products treated with fire retardant. If not possible, maintain and repair existing siding, making sure there are no gaps for embers to enter the wall.
- Inspect your home for any sign of moisture rot and replace any affected areas—decaying wood is highly flammable.
- Retrofit your roof, wall, foundation and vents with 1/4 inch non-combustible metal mesh or ember-resistant venting to resist the intrusion of flames and embers. The mesh will still allow for airflow for moisture control.

Decks and Fences

- For attached decks, consider using fire-resistant material such as wood factory treated with fire retardant, concrete, bricks, tiles or stone instead of untreated wood.
- Enclose or screen the underside of your deck to prevent the accumulation of flammable debris.
- Avoid using combustible fencing materials within 10 feet of your home.

Other Areas

- Replace windows with tempered glass dual pane windows. The outer pane acts as a thermal shield for the inner pane and tempered glass is stronger than regular glass.
- Auxiliary structures such as patio covers, awnings, gazebos and trellises should be constructed of non-combusible materials.

Tips provided by the Office of Emergency Services, County of San Diego

LIVE WELL



WORK WELL

June 2015

USDA's Food App

If you're like most people, you've bought groceries only to have to toss the spoiled remainder before you or your family had a chance to eat it. Throwing out spoiled or expired food is frustrating and wasteful, but tracking when each food goes bad can be difficult. Well, now there's an app for that!

Recently released for Apple and Android devices, the FoodKeeper app includes information on more than 400 items, and the app gives you the ability to access cooking and storage tips, receive food expiration notifications and submit questions to the "Ask Karen" feature, which provides information on a variety of issues including preventing foodborne illness and safely preparing meat and poultry products.

The FoodKeeper app was released in early April 2015 by the U.S. Department of Agriculture (USDA) as part of the larger U.S. Food Waste Challenge, which began in 2013 in partnership with the U.S. Environmental Protection Agency.

The Health Benefits of Sunlight Exposure

Most people are familiar with the risks of unprotected sun exposure, such as sunburn, wrinkles, freckles, eye damage and skin cancer.

However, although overexposure to the sun is bad for your health, getting **enough** exposure to sunlight is necessary and beneficial. Adequate time in the sun gives you several benefits:

- A boost in serotonin, a neurotransmitter that regulates your appetite, sleep, memory and mood
- Support of your circadian rhythm, which leads to better sleep—sunlight "turns off" melatonin production each morning, which is the hormone that makes you feel drowsy as it gets darker at night
- Production of Vitamin D, which is needed for important body functions such as strengthening your bones and contributing to your immune system
- Relief of stress and pain, and help for individuals suffering from seasonal affective disorder (SAD), a type of depression
- Lowered risk for nearsightedness—research indicates that children who spend more time exposed to sunshine outside may reduce their risk of becoming nearsighted

The key to reaping the health benefits of sunlight while avoiding the risks is balance and moderation. The U.S. National Institutes of Health recommend about 10 to 15 minutes in the sun without sunscreen. The time of day and your skin pigmentation will affect how much unprotected time in the sun is healthiest for you.

It's especially important to wear sunscreen or limit direct sun exposure between 10 a.m. and 4 p.m., when the sun's rays are the strongest. And while you're out enjoying the sunshine, don't forget UV-blocking sunglasses to protect your eyes.

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Swimming for Exercise

Swimming is often a summertime favorite for children, but it's also a great form of exercise for individuals of all ages. What sets swimming apart from other workouts?

- It's low impact, which is ideal for anyone with overworked or injured joints.
- It's a form of resistance training that strengthens muscles all over your body, especially your core.
- It's an aerobic exercise, strengthening your heart and improving lung efficiency.

If you're a novice swimmer, start slowly to build up how long and far you're able to swim.

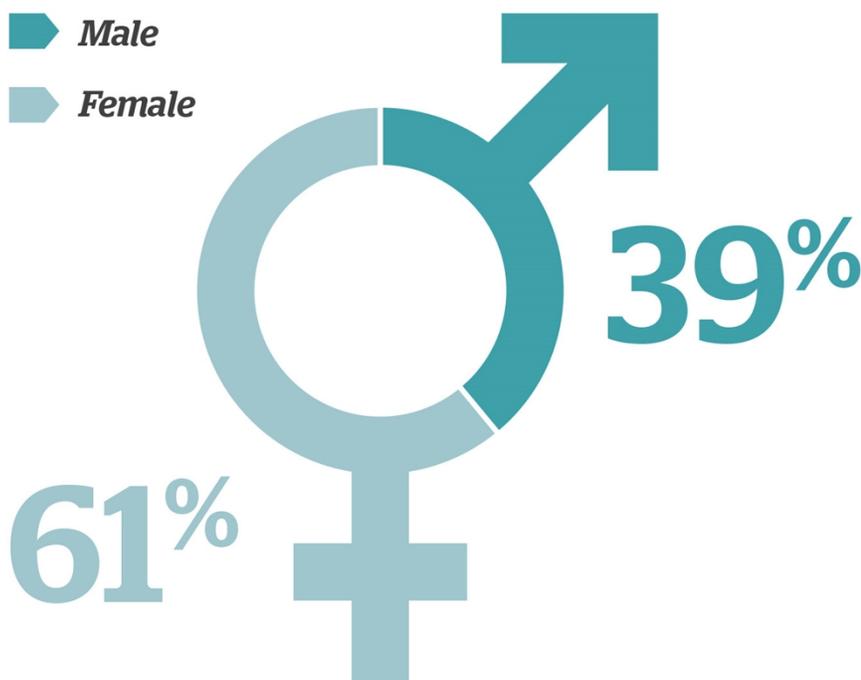
Cataract Awareness Month

Cataracts are a clouding of the eye's lens that impacts vision—sometimes leading to blindness. The specific cause(s) of cataracts is not known, but the risk typically increases due to age, smoking, alcohol use, prolonged exposure to sunlight and diseases such as diabetes.

Cataracts are more prevalent in females than males.

➤ *Male*

➤ *Female*



Enchiladas

This version of enchiladas is a great pick for a tasty, healthful meal when you're short on prep time.

- Nonstick cooking spray
- 1 24-ounce can chili without beans
- 1 ½ cups canned, low-sodium, non-fat, refried beans
- 2 cups low-fat cheddar or Monterey Jack cheese, shredded
- 8 large flour tortillas

Preheat oven to 350 degrees F. Cover a cookie sheet with foil and spray with nonstick cooking spray.

In a medium-sized saucepan, heat chili and refried beans until warm (do not boil).

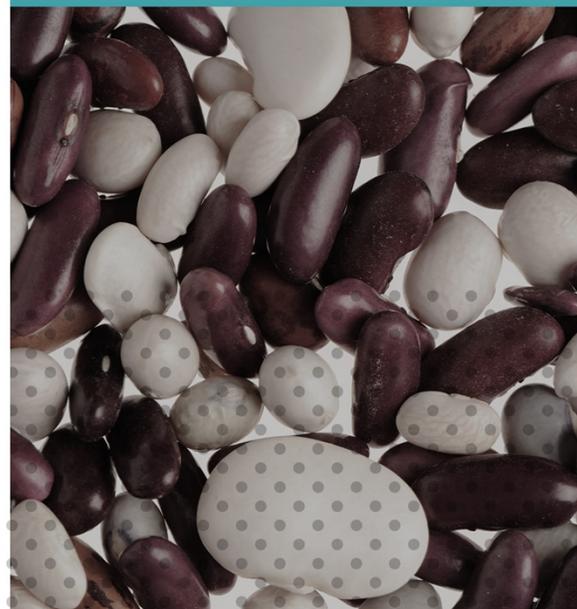
Spoon about half of the chili mixture evenly onto each tortilla, sprinkle with cheese and roll up.

Place side by side on the cookie sheet with seam side down. Top the tortillas with the remaining chili mixture. Sprinkle them with the remaining cheese.

Bake for 10 minutes or until cheese is melted.

Yield: 8 servings. Each serving provides 310 calories, 17 g of fat, 6 g of saturated fat, 500 mg of sodium, 17 g of protein and 4 g of fiber.

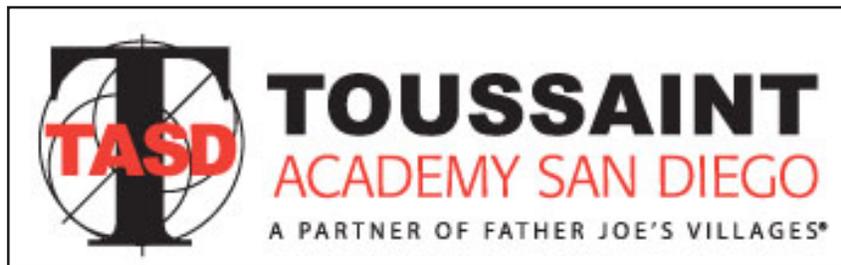
Source: USDA



Spotlight On



Cavignac & Associates is proud to support local and non-profit civic organizations, including Toussaint Academy



Mission

The mission of Toussaint Academy San Diego is to assist homeless youth to reach self-sufficiency by providing a safe and stable living environment and a continuum of education and supportive services.

Services

Toussaint Academy San Diego offers comprehensive services to homeless and runaway youth ages 14-18. They provide 35 transitional beds, specialized educational services, and an array of social services aimed at providing youth the tools needed to achieve self-sufficiency.

Testimonials

“When I was living at TASD, I didn’t like the rules. After I left, I realized they taught me a lot because I am somebody.”

Maria (TASD resident 2003-2005)

“I really owe a lot to staff for giving me a better grasp on reality and helping me see how tough the real world can be and for helping me get ready for it.”

Aaron (TASD resident 2007-2009)

For more information about Toussaint Academy, go to www.toussaintacademy.org