

# Managing the Risk of Wildfire

BY CAROLYN KONECKI

Last winter's record rainfall meant an end to the drought, but it also led to an abundant growth of wild grasses and plants. Those plants dried out over the summer, creating a large supply of fuel sources for a fire. Many fire experts are predicting Southern California will experience several large wildfires this season, similar to those that the Pacific Northwest and Northern California have already experienced.

The change in housing growth patterns is one factor that has led to an increase in the frequency and severity of wildfires. Southern California is a highly desirable area in which to live and developers built houses where there was open land – up against nature preserves, canyons and rural open space – areas experts call Wild Land Urban Interfaces (WUI).

The second factor is climate change. The average spring and summer temperatures have increased almost two 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, local governmental agencies do not have the resources to protect all structures. Throughout the state, fire departments are dealing with shrinking resources, yet the need for their services continues to grow. This trend is especially dangerous if local firefighters are away from their primary area fighting another fire when a local 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?

Assuming that the fire agencies do not have the resources to protect every home when hundreds of homes are threatened, it is imperative that you take an active role in making your home as fire resistant as possible, especially from flying embers. A hot ember can travel up to one mile and slowly smolder in your attic, roof, under the eaves or in a wood pile, until it starts a fire.

Begin by assessing your home's risks and then prepare for a fire by minimizing those risks and having an emergency plan. Create a prioritized evacuation list of items to take with you. In the event of an evacuation, start with the most important items first. Gather all of your valuable papers (birth certificates, marriage certificate, passports, etc.) and store them in one 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 the local agencies (like AlertSanDiego - [www.readysandiego.org](http://www.readysandiego.org)). By registering, you are allowing emergency response personnel to notify you with information or action to take, such as evacuation, 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 fire. 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. 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 scheduled, if necessary. Each insurance carrier covers valuable items differently. If you have items such as artwork, antique furnishings, or collectibles, find out in advance how your carrier would replace those items if you were to suffer a loss.

## Top 20 Most Destructive California Wildfires

Fire Name	Date	County	Acres	Structures	Deaths
1. Tubbs	Oct 2017	Sonoma	36,807	5,643	21
2. Oakland Hills	Oct 1991	Alameda	1,600	2,900	25
3. Cedar	Oct 2003	San Diego	273,246	2,820	15
4. Valley	Sept 2015	Lake, Napa & Sonoma	76,067	1,955	4
5. Witch	Oct 2007	San Diego	197,990	1,650	2
6. Nuns	Oct 2017	Sonoma	54,382	1,355	2
7. Old	Oct 2003	San Bernardino	91,281	1,003	6
8. Jones	Oct 1999	Shasta	26,200	954	1
9. Butte	Sept 2015	Amador & Calaveras	70,868	921	2
10. Atlas	Oct 2017	Napa & Solano	51,624	781	6
11. Paint	June 1990	Santa Barbara	4,900	641	1
12. Fountain	Aug 1992	Shasta	63,960	636	0
13. Sayre	Nov 2008	Los Angeles	11,262	604	0
14. Berkeley	Sept 1923	Alameda	130	584	0
15. Harris	Oct 2007	San Diego	90,440	548	8
16. Redwood Valley	Oct 2017	Mendocino	36,523	544	9
17. Bel Air	Nov 1961	Los Angeles	6,090	484	0
18. Laguna	Oct 1993	Orange	14,437	441	0
19. Erskine	June 2016	Kern	46,684	386	2
20. Laguna	Sept 1970	San Diego	175,425	382	0

Information provided by CalFire 11/1/2017

Finally, every homeowner should have a comprehensive home inventory. A home inventory is a room-by-room listing of all personal possessions contained in the household including: furniture, electronics, clothing, sporting goods, décor, etc. A good home inventory can be photographs or video footage along with, or instead of, a written list. A home inventory is a wonderful way to value your contents and will help you settle your claim in record time. Make several copies of your home inventory and keep some of them off site or in the cloud.

### 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, removing any potentially flammable materials from the exterior, replacing traditional vents with ember-resistant vents and adding fire retardant spray systems. (See the box on the right 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 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, but rather keeping your trees and shrubs trimmed and spacing them out properly to prevent fires from advancing toward your home.



Image courtesy of Brandguard Vents

Most wildfires start by flying embers, so protecting the roof, attic and eaves is critical. Ember-resistant vents are the best defense against an ember entering your attic space and starting a fire. Unlike a simple wire mesh vent, which can allow an ember to pass through the screen, an ember-resistant vent creates a solid barrier, while still allowing air to pass through. Consider closing (boxing) the eaves so there is no way for an ember to enter and ignite a fire. These simple retrofits will significantly boost your home's fire resistance. 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 you have a tile roof, make sure the end tiles are capped with mortar or bird stops to prevent birds from placing combustible materials in them.

Many home fires start when heat transfers through the windows and ignites draperies or other combustible materials on fire. Consider replacing your single-pane windows with double-pane windows, or adding fire-resistant shutters.

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 homeowner's policies. You can also purchase a stand-alone wildfire spray system. A wildfire spray system works by applying Phos-Chek long term fire retardant (the same powerful solution used by the U.S. Forest Service) with convenient, self-contained spray systems activated manually or automatically. Once applied, the fire retardant will continue to protect your property until it is heavily rained on (1/4 inch) or washed off.



Images courtesy of Firebreak Systems

## Defensible Space

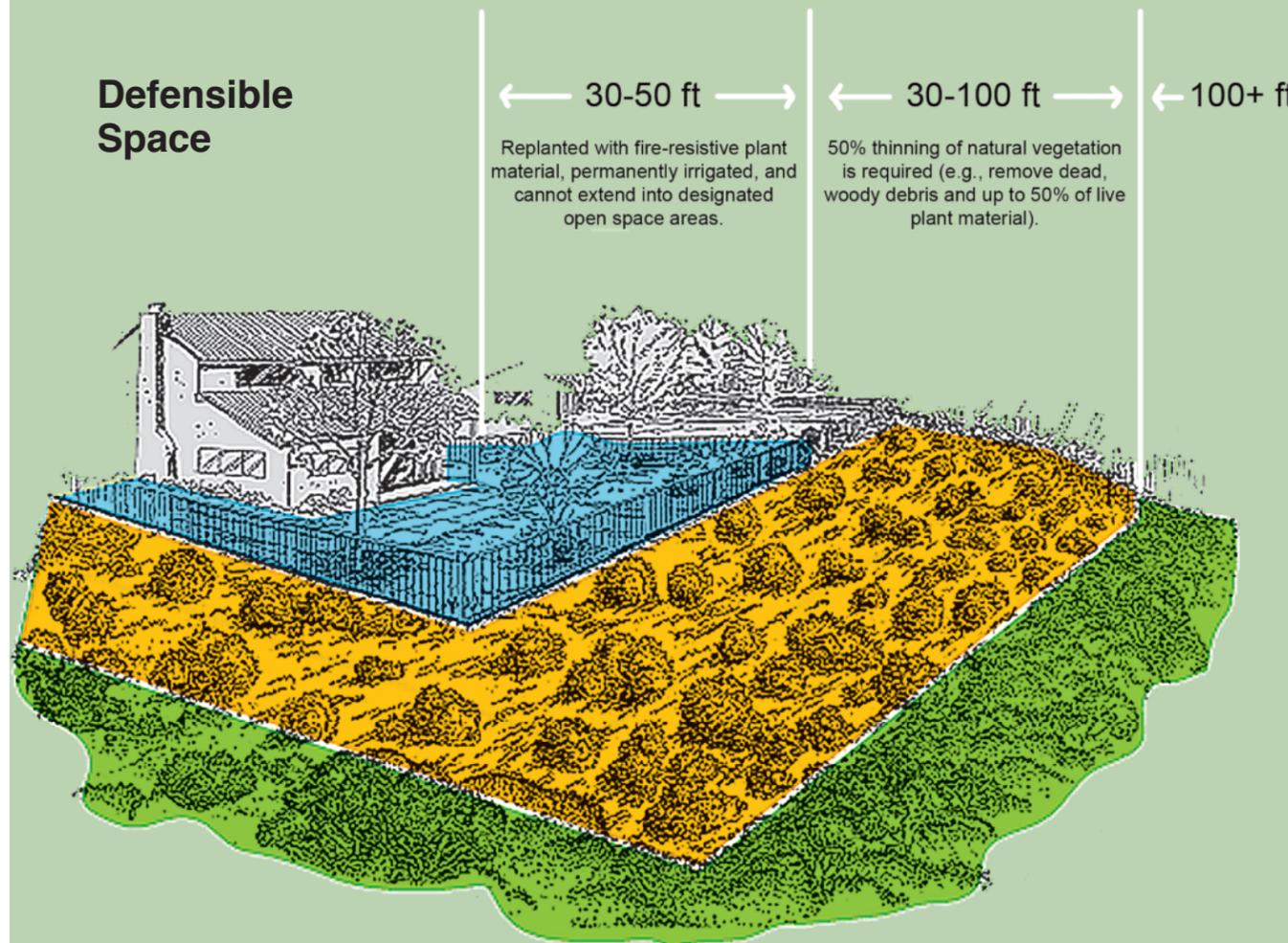


Image courtesy of the Burn Institute

### 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 within a 100-foot radius of your home.
- 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 structure, chimney or power line. Low branches may carry a fire upwards to the trees (the ladder effect).
- Reduce plants alongside the driveway by at least 10 feet on each side and trim overhead branches for at least 14 feet of vertical clearance to allow for emergency and escape vehicle clearance.
- Vary the height of plants and give them adequate spacing.
- 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 may ignite.
- Regularly clean 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 and more than 10 feet from an above-ground propane tank.
- Firewood stacks should not be located uphill from a structure as a burning log could roll downhill and ignite the structure.

## Making your Home Fire Resistant

### Outdoors

- Upgrade your roof to a Class A fire-resistant rated materials. 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-combustible materials.

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



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. Take the most irreplaceable items first, such as family photos, heirlooms, items of sentimental value, etc. Don't bother taking items that can be easily replaced, like clothing. Remember, no possession is worth injury or death. If a fire is quickly approaching 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, tightly seal your house by 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 travel a far distance. It is also a good idea to keep a pair of sneakers in your car in case you must abandon it and travel by foot.

### What should you do if you suffer a loss?

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

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 or replaced. You will need to provide a list of all 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 devastation from a 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, you should still contact your insurance company. Most homeowner's policies provide coverage for related claims and for the cleanup necessary to restore your home to its pre-fire condition. Also, if you incurred any costs due to a mandatory evacuation, such as hotel stays and meals, they are generally covered by your insurance policy under the loss of use provision. Again, contact your specific company or agent for more information.

Damages to your home after a fire may create additional hazards which may not be obvious. Look for external damage to your home before entering and if any portion of the foundation has been compromised, it may not be safe to enter. Be on 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

A knowledgeable, independent insurance agent can help you to prepare for a wildfire and, if you suffer a loss, will help with a claim. An independent agent is one who is not captive to one insurance company, but represents several financially-solid companies. Having several markets to choose from allows the independent agent to place your insurance with whichever company best suits your situation. You should meet with your

agent once a year to review your policy and keep it up to date to avoid 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 claims team and be an advocate for your needs.



License No. 0B72593

*Carolyn Konecki is the Private Client Manager for Cavnac & Associates, a service-intensive, risk management-oriented insurance brokerage that places its clients interests above their own. She is an expert at protecting tangible assets, such as homes, autos, watercraft and collections by the use of customized insurance programs. If you would like a complementary insurance review to make sure you are ready for fire season, you can contact Carolyn at 619-744-0545 or ckonecki@cavnac.com.*

