

Questions to ask about your home's wildfire risk

A home's wildfire risk is partly about the location – is it in a suburb with fire department service or out in the hills – and partly about its construction and landscaping. While you can't change your location, there are actions you can take to better manage your home's wildfire risk. Some are simple maintenance steps. Others are considerations for when you make choices about future repairs or additions to your home and landscaping. These questions will help you think about what you can do to better protect your home and investment.

A. Questions to ask about your home's roof

Roof – What roofing material is installed? Asphalt or wood are much more vulnerable than class A materials (metal, tile, composite). Is it in good condition? Do you regularly remove leaves and pine needles?

Chimney – Is the stack covered with a metal mesh to keep flying embers out?

Gutters and eaves – Are the gutters and eaves free of leaves, needles, and pinecones? Or have you installed a cover?

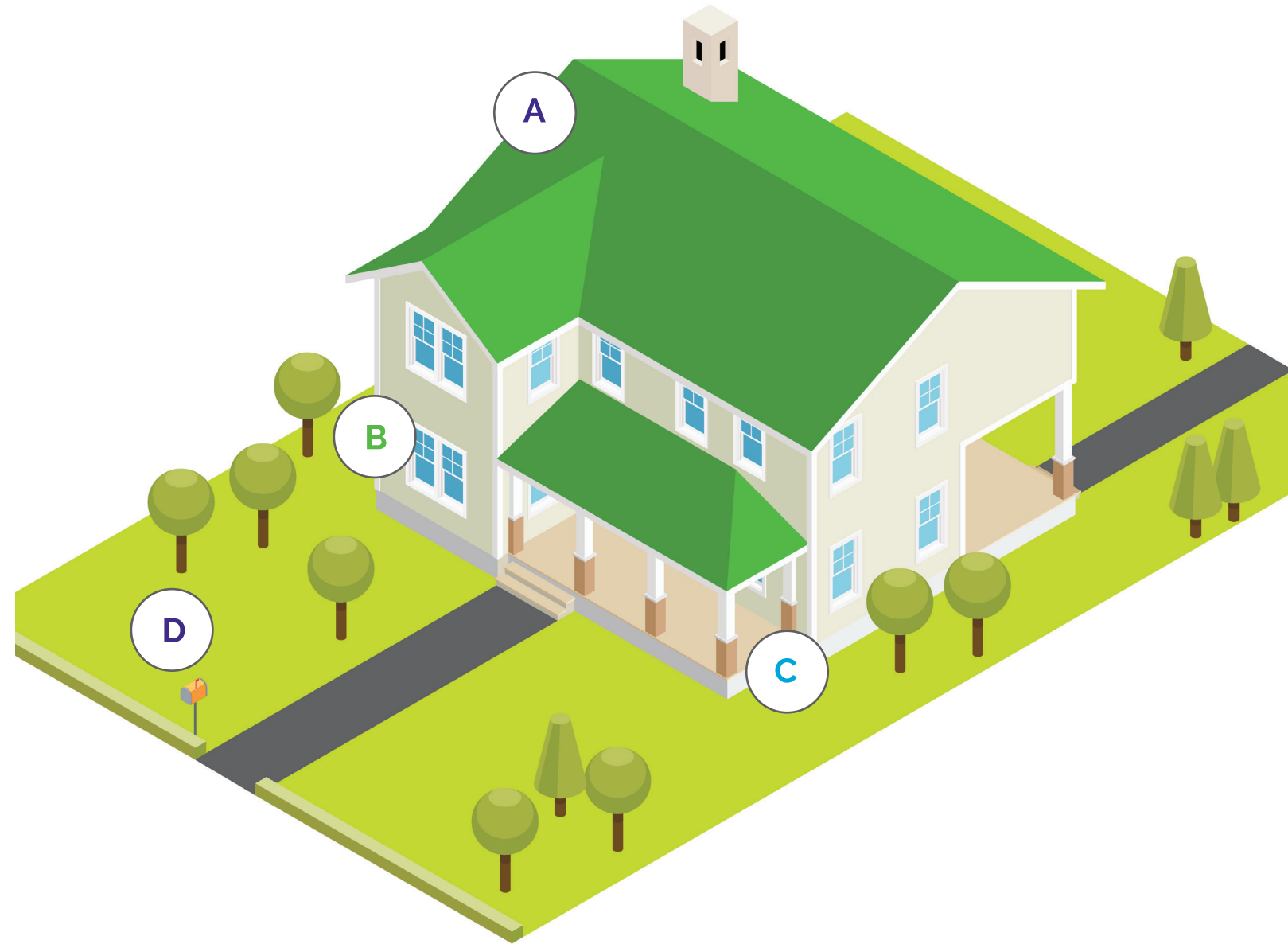
Vents and soffits – Are openings to the attic covered with a narrow-gauge mesh or baffles to keep flying embers out?

B. Questions to ask about your home's exterior

Siding – Wood is more vulnerable than other brick, stucco, or fiber-cement siding. What's installed? Is the siding at least six inches above the ground?

Windows – Are the windows double-paned? Are metal or fiberglass screens installed? Both help repel flying embers and resist breakage from heat.

Skirting – If you own a manufactured home, is the skirting complete? Is it dense enough to repel embers? What's underneath? Do you use it for storage?



In conjunction with other factors, homes with limited access may be ineligible. This can include dead end streets, cul-de-sac, ridge-line or finger canyons, especially when near unmanaged vegetation.

For information only. Not applicable to all situations. Talk to your insurance agent about what actions are required to obtain coverage in your area, and what credits might be available for your firemitigationinvestments.

C. Questions to ask about your connected structures

Deck – Is it made of wood or a fire-resistant material? Is the space below overgrown with dry weeds?

Fence – Does a wood fence connect directly to your house?

D. Questions to ask about your landscaping and property

Trees and bushes – Do tree branches overhang the roof, or have you been keeping them cut back? How close are bushes to the home's siding? Are yard trees spaced to inhibit a fire's spread from tree to tree and from bushes to lower tree branches?

Grass – A dry lawn is just a runway for a fire. Is your lawn one continuous area or are there breaks, maybe a walkway, to slow a fire's spread?

Mulch – Is the house surrounded by wood mulch or a fire barrier such as stone?

Sloped land – Fire loves to race uphill. Is there vertical and horizontal distance between hillside trees and bushes to slow a fire or are they bunched together?

Garage – The same recommendations for the house apply to a detached garage or outbuildings.

Propane tank – If you have a tank, how far is it from the house? There should be at least 10 feet of brush clearance around it, and it should sit on hard ground.

Vehicles – Your RV or boat may not be used regularly. How far do you park either (with their stored fuel) from the house?

Wood pile – Where is the wood pile? It should be treated like an island, stacked away from the home.

Neighboring property – What's the condition of your neighbor's property or wild adjacent land? Is it overgrown?

Entry – Can emergency vehicles easily get in and turn around? Is your property's address number clearly visible from the road?

Hydrant – If your property includes a hydrant, is it easy for firefighters to see and access?



Sources: Insurance Institute for Business and Home Safety®, the State of California Department of Forestry and Fire Prevention Services (aka CAL FIRE), State of California Public Resources Code 4291, and the National Fire Prevention Association.

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