

Questions to ask about your home's wildfire risk before your inspection

Part of the American Modern® insurance process includes an exterior inspection of your home and property. In California, that inspection also covers its wildfire exposure. This guide will help you understand the kinds of conditions we will be checking – the topography, your on-going care and maintenance, and any investments you've made to build defensible zones of protection around your home. Use it as a general checklist to find items you can address before the inspection. The questions may also help you make better choices about future repairs or additions to your home and landscaping. Because every property is different, some items described may not be relevant to you, and other items not listed but present on your property may be considered in your inspection.

Questions to ask about your home's roof

Okay Needs work

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?

Okay Needs work

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

Okay Needs work

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

Okay Needs work

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

Questions to ask about your home's exterior

Okay Needs work

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?

Okay Needs work

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

Okay Needs work

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?

Questions to ask about your connected structures

Okay Needs work

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

Okay Needs work

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

Questions to ask about your landscaping and property

- Okay Needs work **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?
- Okay Needs work **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?
- Okay Needs work **Mulch** – Is the house surrounded by wood mulch or a fire barrier such as stone?
- Okay Needs work **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?
- Okay Needs work **Garage** – The same recommendations for the house apply to a detached garage or outbuildings.
- Okay Needs work **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.
- Okay Needs work **Vehicles** – Your RV or boat may not be used regularly. How far do you park either (with their stored fuel) from the house?
- Okay Needs work **Wood pile** – Where is the wood pile? It should be treated like an island, stacked away from the home.
- Okay Needs work **Neighboring property** – What's the condition of your neighbor's property or wild adjacent land? Is it overgrown?
- Okay Needs work **Entry** – Can emergency vehicles easily get in and turn around? Is your property's address number clearly visible from the road?
- Okay Needs work **Hydrant** – If your property includes a hydrant, is it easy for firefighters to see and access?

We hope this helps you understand and prepare for your inspection.

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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, the National Fire Prevention Association, American Modern's Underwriting Department.

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