

Wildfire Reality Check - Quick Tips on How to Prepare Your Finances:

- Read and understand your insurance policy. The typical homeowners policy covers damage caused by wind, fire and lightning.
- Comprehensive auto insurance generally covers damage or destruction to a vehicle from a fire.
- Review your insurance policy regularly with your insurance company or agent. If you have recently remodeled or built a new addition onto your property, be sure to increase the amount of protection to cover the upgraded materials or expanded square footage. Talk about types of insurance policies and learn the difference between a replacement cost policy, which generally provides for the repair or replacement of damaged covered personal property items, and an actual cash value policy, that will only provide reimbursement for the depreciated value of the covered personal property item. Decide which type of policy best fits your needs, and maintain adequate insurance, because once a wildfire turns into a fire storm there is little that can be done to halt its path of destruction. Make sure your policy reflects the right amount of square footage.
- Create and keep an inventory of your personal items and photograph or videotape them for documentation and claims purposes. Be specific: document how many TVs, computers, sets of towels and sheets, and other items you have. The more detail you record, the easier recovery will be. Keep receipts for major purchases and keep records of the age, current value, make, model and serial number of your personal property. Keep your inventory and a copy of your insurance policy at another location.
- Create 100 feet of defensible space around your home by clearing dead brush, grass and shrubs. Defensible space can slow the spread of a fire and help keep fire fighters safe.
- Clean out leaves, pine needles and dirt that may have collected in rain gutters or on roofs.
- Cut back tree branches that hang over the house or near the chimney, and create 6 feet of clearance between the ground and tree branches.
- Consider landscaping with fire-resistant trees and shrubs such as deciduous trees and low-growing shrubs.
- Remove any wood piles or wooden play houses against homes or structures.
- Keep operational fire extinguishers in kitchens.
- Install new batteries in fire and smoke alarms.
- Know your building codes and use fire resistant materials.
- Create a family plan and hold family evacuation drills. Make sure your family knows what actions to take if a fire breaks out. Include plans for pets.
- Identify family valuables and treasures you can gather in a short time span.

Learn more about how to prepare your finances and property at www.readyforwildfire.org.

Additional tips for physical and financial preparation, as well as recovery and rebuilding guidance for anyone directly impacted by a wildfire can be found at www.pciaa.net.