

PROTECTING YOURSELF, YOUR HOME AND BUSINESS DURING A WILDFIRE

Helpful tips for homeowners & small business owners

The wildfire season can be an incredibly traumatic time. By taking some simple precautions ahead of time you can protect your family and your home. Have a plan in place for your family should wildfires threaten your home. Below are a number of tips to help protect your home. If you have questions about your policy or would like more information, contact your independent insurance broker.

It's most important that you protect yourself and your family first:

- **NOTE** Follow the directions of local authorities, and follow evacuation orders if given. Do not deviate from the evacuation plan.
- Ensure emergency vehicles have access to your home by keeping fire lanes clear and driveways accessible.
- If you have access to a cell phone, call your family members to tell them your whereabouts. Leave your cell phone turned on so that people can reach you.
- Put together a disaster safety kit, which should include a carry case for your pet and appropriate supplies.
- Ensure that you have smoke and carbon monoxide detectors installed in your home and that their batteries are working.
- Place a fire extinguisher on each floor of your home.
- Avoid flammable curtains on your windows - opt for metal blinds.
- Consider installing fire shutters or screens that can be quickly placed over windows and vents should the fire move closer to your home.
- Exterior windows should be double-paned and tempered glass that are non-combustible.
- Screens should be corrosion resistant screens and shutters should be non-combustible.
- Exterior glass doors and skylights should have double-paned, tempered glass.
- Maintain access to attics, crawl spaces and under deck areas so that hot spots can quickly be identified and extinguished before they have a chance to spread.

What to do if your home or business has been damaged:

- Separate damaged property from undamaged property, and prepare an inventory of what has been lost or damaged
- Take photographs of damaged property. If covered, RSA will reimburse you for the cost of the photos.
- Keep receipts for any clean up costs incurred (i.e. shop vac rentals, cleaning supplies, etc.)

Protecting your home or business in the future:

- Keep trees and bushes trimmed to ensure that branches are not touching your home.
- For trees taller than 18 feet, prune lower branches within 6 feet of the ground. Ensure trees are 10 feet apart, and that no branches are within 10 feet of your home. Ensure that plant groupings are 20 feet apart, and that no vegetation is growing under your deck. Remove all dead and dying vegetation.
- Use fire resistant roofing materials, and ensure that branches, leaves and other debris are cleared off the roof.
- Use fire resistant siding materials, and ensure that siding is at least 12mm thick and extends from the ground level to the roof line.



- Wooden decks should be enclosed with a fire resistant material.
- Remove any dry grass, dead or dying trees, or other debris from within 30m of your home.
- Store all combustibles such as firewood, picnic tables, wood fences and boats at least 15m from any structure.
- Clear combustible material within 3m of natural gas or propane tanks.
- Cover chimneys with non-combustible screening with a mesh size no greater than 5mm.
- Soffit vents should be no larger than maximum perforation size prescribed by local building code to prevent drafting of ashes into attic space.
- Check that eaves, gutters and downspouts are made of non-combustible material and are cleaned regularly.
- Maintain an emergency water supply 30m from your home.

Your insurance company is there to help. Contact your independent insurance broker or your insurance company to report any damage. **If you are a RSA policyholder, you can call our Claims line directly at 1-800-319-9993.**

We're here to help, 24 hours a day, 7 days a week.

As RSA Clients, you benefit from

Personalized Service: Your Broker is a highly trained professional who understands the insurance requirements in your province or territory and who has the experience to assess your individual needs.

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