



## Wildfire Risk Mitigation Guide

**Wildfires pose a significant threat to homes and properties in vulnerable areas.** Homeowners must implement effective mitigation strategies to reduce the risk of wildfire damage. This guide outlines key measures to prepare your home and surroundings, ensuring the highest level of protection.

For more comprehensive guidance on preparing before, during, and after a wildfire, visit:  
[www.readyforwildfire.org](http://www.readyforwildfire.org).



### Understanding Wildfire Season

Wildfire season typically starts in late spring and lasts through fall, but regional climates and vegetation can cause variations.

**Western United States:** The wildfire season generally runs from May through November. However, wildfire activity can be year round due to prolonged drought and increased temperatures.

**Southeastern United States:** The wildfire season can start as early as January and run through May, particularly in states like Florida and Georgia.

Given this variability, it is essential for homeowners to be prepared year-round, especially in regions where wildfires can occur outside the typical season.

### Important Information & Insurance Coverage

- Collect copies of important documents and store them in a protected, dry place.
- Review your insurance coverage, ensuring it includes wildfire damage.
- Discuss with your broker if you need to expand your coverage with a Collections policy to protect high-value items.
- Know your policy deductible on all your assets and any CAT-related endorsements.
- Collect phone numbers for your insurance company, doctor, veterinarian, and family members.

### Home Preparation Checklist

Before the Wildfire:

- ☐ **Landscape Management/Defensible Space:** Maintain defensible space (see below) at all times. Mow grass and trim trees away from structures. Remove tree branches 6' to 8' from the ground.
- ☐ **Gutters and Roof:** Regularly clean your roof and gutters of leaves, pine needles, and other flammable debris. Install gutter guards to prevent debris accumulation.
- ☐ **Clear Combustibles Around Structures:** Move firewood 30 feet away from structures during wildfire season. Keep propane tanks, water tanks, and/or solar panels clear of flammable vegetation.





# Risk Mitigation

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## Pre-Emergency Plan

- **Plan for Pets:** Plan ahead to safely relocate your pets temporarily if they cannot stay with you when you evacuate.
- **Train Household Staff:** Train staff on wildfire preparedness, evacuation procedures, and emergency response.
- **Emergency Supply Kit:** Stock a comprehensive emergency supply kit including water, non-perishable food, medications, first aid supplies, and personal hygiene items.
- **Protect Valuables:** Store important documents, valuables, and digital backups in a fireproof safe. Consider off-site storage for irreplaceable items like art, jewelry, and collectibles.

## Structural Mitigation:

- **Vents:** Install structural vents in the foundation, walls, and attic with specialty ember and flame-resistant vents, such as Brandguard Vents.
- **Roof Covers:** S-shaped roof covers must have bird or ember stops to eliminate gaps between the roof cover and decking. Use a fire-resistant roof covering and assembly that meets Class A rating standards.
- **Chimneys:** Must be fitted with spark arrestors.
- **Decks and Storage:** Decks should be kept clear of combustible debris and not used for storing flammable materials.
- **Exterior Walls and Windows:** Use fire-resistant materials for siding.
- **Install double-pane** or tempered glass windows to reduce heat transfer.
- **Fences and Gates:** Use fire-resistant materials for fencing, especially within 5 feet of structures.



## Defensible Space:

### Clearance Around Structures

- **Maintain 100 feet** of hazardous native fuel clearance around all structures.
- **0-5 Feet Zone:** Sufficient irrigation with low-growing, fire-resistant species, devoid of combustible woody mulches, and free from highly flammable plants.
- **5-100 Feet Zone:** Adequately spaced, irrigated, and resistant to fire. Create a separation between trees, shrubs, and items that can catch fire, such as patio furniture, swing sets, etc.
- **Remove ladder fuels,** dead thatch, and fronds.
- **Ensure landscaping** and trees are properly maintained.

### Risk Access & Fire Protection

- **Driveway:** Must be greater than 12 feet wide with a minimum of 15 feet for vertical clearance.
- **Firetruck Turnaround:** Required if the driveway is longer than 150 feet.
- **Primary Road Access:** A minimum of 20 feet of smooth, paved surface is necessary.
- **Gated Homes:** Must have emergency personnel access, such as Knox Box, and be wide enough for emergency vehicles to pass through.
- **Water Source:** Homes must have a sufficient year-round water source that is accessible to the responding fire department.

## Evacuation Planning

- ☐ Create a detailed evacuation plan with multiple routes and destinations.
- ☐ Identify a primary and secondary meeting place and share this information with family and staff.
- ☐ Prepare a “Go Bag” for each family member with essentials such as clothing, toiletries, medications, and personal items.
- ☐ Keep all vehicles fueled for immediate departure. Equip them with first aid kits, blankets, flashlights, and extra chargers.
- ☐ Establish a communication plan with family and staff. Keep a list of emergency contacts accessible and programmed into your phone.
- ☐ When preparing for potential evacuation, ensure all windows, doors, and garage doors are closed but left unlocked.
- ☐ Turn off pilot lights, air conditioning, and the gas supply at the meter to minimize fire risks.

## Protect Your Assets

- ☐ Take photos of valuable items
- ☐ Create a home inventory list
- ☐ Back up important documents digitally using secure cloud storage or external drives.
- ☐ Move valuable items to a safe room or interior space with minimal risk of fire damage.

## During a Wildfire:

- Monitor your home and surroundings. Don’t wait for an evacuation order if you feel threatened and your instinct is to leave.
- Turn off sprinklers and any running water sources to preserve critical water pressure.
- Leave your exterior lights on so that firefighters can see your home through smoky conditions.
- Stay current on the latest updates from your local news stations and fire department.
- Remove all combustibles such as doormats, dog beds, firewood, or patio furniture away from structures.
- Seal unprotected attic and ground vents with duct tape.
- Place a metal ladder at the exterior corner of your home to provide firefighters with access to your roof.

## REPORTING A CLAIM

We are available **24/7** to assist our agents and customers with claims. You can reach the Vault Claims team by calling or emailing:

**844-388-LOSS (5677)**  
**ClaimsFNOL@VaultInsurance.com**

If you report a claim, a Vault adjuster will contact you the same day.

Learn more at **vaultinsurance.com** or contact us at **844-36-VAULT (82858)**



# Returning Home After A WILDFIRE

## Driving to Your Property

- ☐ **Debris:** Watch for debris on roads and driveways. Clear any debris to the edge of your driveway to keep your home safe from future fires.
- ☐ **Weakened Structures:** Be cautious of weakened trees and brush that may lose limbs or loosened rocks that could fall.
- ☐ **Damaged Utility Poles:** Look for utility poles that the fire may have weakened. If you see anything damaged or leaning, report it to the utility company immediately.

## At Your Property

- ☐ **Check for Hot Spots:** Look for hot embers in rain gutters, on the roof, under overhangs, under decks, and in crawl spaces.
- ☐ **Inspect Water Systems:** If you have a well or pump house, ensure it is in working order. If your electrical service is not interrupted, you can use power to pump water.
- ☐ **Fire-Damaged Structures:** Inspect sheds, garages, and outbuildings for fire damage. Ensure they are structurally sound before entering.

## Ongoing Safety

- ☐ **Monitor Conditions:** Stay aware of local news and updates from the fire department. Use a battery-operated radio to stay informed if power is not restored.
- ☐ **Contact Authorities:** Report any hazardous conditions, such as smoldering trees or poles, to local fire or law enforcement officials. Do not attempt to handle these hazards on your own.
- ☐ **Check for Structural Damage:** Inspect your home for structural damage, such as cracks in the foundation or walls, which could make the building unsafe to occupy.

## Wildfire Preparedness Resources

For more information on wildfire preparedness, visit:

- ☐ [CAL FIRE](#)
- ☐ [ReadyForWildfire.org](#)

## Safety First

- ☐ **Inspect Your Home:** Use flashlights to thoroughly inspect your home and surrounding areas. Look for embers in the attic, roof, and gutters, as they may have entered through vents and other openings.
- ☐ **Check Utilities:** If electricity is off, ensure all appliances are turned off before turning the main circuit breaker back on. If the electric meter has visible damage, do not attempt to turn the breaker back on.
- ☐ **Inspect the gas meter** and propane tank for damage. If there is any visible damage, do not attempt to repair or turn them on. Contact your local utility company.
- ☐ **Security Systems:** Ensure your phone, security system, and alarms are working properly. Ensure all safety systems are operational to alert you of any potential hazards.

## Reporting Issues

- ☐ **Electrical Problems:** Report any electrical problems or damaged equipment to your local utility immediately. Do not touch downed power lines or anything in contact with them.
- ☐ **Gas Issues:** Report gas leaks or damaged gas equipment to your local propane company or utility. If you smell gas or hear a hissing sound, leave the area immediately and call for help from a safe distance.

## Health Precautions

- ☐ **Air Quality:** Wear an N95 mask to protect against ash and smoke particles when returning home. Avoid stirring up ash and debris.
- ☐ **Food and Water Safety:** Dispose of any food that may have been exposed to heat, smoke, or soot. Check the safety of your water supply, especially if it comes from a private well.

