

Homeowners insurance typically covers property losses caused by wildfire. Insurance continues to be readily available and affordable in most wildfire prone areas,* however, with increasing risk for a devastating wildfire, residents should be aware of some important factors:

- Many homeowners insurance companies are responding to the wildfire threat by asking customers to share the risk by taking precautions to protect their property and maintain affordable insurance.
- Increasingly, insurance companies are conducting on-site inspections and notifying policyholders of what they need to do to mitigate wildfire hazards to help save their homes and keep them insurable.
- In New Mexico, insurance companies generally ask homeowners to mitigate fire hazards on their property in accordance with Firewise guidelines (www.firewise.org), as well as local fire codes. Those recommendations will vary depending on the risk for individual properties and requirements for different insurance companies.*
- Insurance companies have different requirements for individual properties they are willing to insure. Proper mitigation may help reduce the risk, but insurance companies also consider other factors, such as:
 - ✓ The type of construction, materials and features on your home, including the roofing.
 - ✓ Distance to a fire hydrant and a fire station, whether your neighborhood is protected by a fully staffed and well-equipped fire department, and any factors that affect the time it would take to extinguish a fire in your area.

Bottom Line

Contact your insurance company or agent to learn what you can do to mitigate fire hazards on your property and reduce wildfire risk. State and local fire officials can also provide tips and resources to assist you with a mitigation plan.

*Individual risk factors affect insurance premiums and availability, so cost and ability to obtain insurance will vary based on company policies.

BEFORE a wildfire is headed for YOUR home...

- Defensible Space:** To create a defensible space around your home, remove or reduce flammable vegetation and replace it with less flammable plants. Depending on slope and vegetation, defensible space should be between 30 and 200 feet. Defensible space guidelines are available at http://www.nmfireinfo.files.wordpress.com/2009/06/60589_jes.pdf
- Trees:** Reduce the number of trees in heavily wooded areas and prune branches of trees within the defensible space to 10 feet above the ground.
- Branches:** Remove branches that overhang the roof or come within 15 feet of the chimney. Clean all dead leaves and needles from the roof, gutters and yard.
- Flammables:** Locate woodpiles and liquid propane gas tanks at least 30 feet from all structures and clear away flammable vegetation within 10 feet of wood piles and propane tanks.
- Roof:** Install a roof with a fire classification of “Class A.” Cover the chimney outlet and stovepipe with nonflammable screening no larger than half-inch mesh.
- Windows:** Install dual- or triple-pane windows, and limit the size and number of windows that face large areas of vegetation.

How can I help firefighters save my home?

- Make it easy for firefighters to get to your home.** Roads must be wide enough to accommodate fire trucks and provide a place for them to turn around. Driveways and bridges must be strong enough to carry heavy emergency vehicles. Identify at least two exit routes from your house and make sure they’re well marked. All access routes to your home should be free of low-hanging tree branches and cleared of flammable vegetation at least 10 feet from roads and five feet from driveways.
- Proximity to a fire department** with well-trained firefighters is one of the greatest considerations that your insurance carrier will use to determine your homeowners insurance premium.
- Maintain an emergency water supply** that meets fire department standards, such as a community water hydrant system, a cooperative emergency storage tank you share with neighbors or a minimum storage supply of 2,500 gallons on your property. If your water comes from a well, consider an emergency generator to operate the pump during a power failure. Clearly mark all water sources and create easy access to your closest emergency water source.

Insurance Checklist

- Do an Annual Insurance Check-up**
Understanding what is and isn’t covered in your homeowners insurance policy can affect your ability to rebuild your home and replace your personal belongings. Conduct an annual insurance policy “check-up” to make sure you keep up with local building costs and adjust your coverage to include home remodeling and additions. If you don’t have replacement coverage consider spending a few extra dollars for coverage that pays for the cost of replacing the damaged property without deduction for depreciation.
- Create a Home Inventory**
Would you be able to remember all the possessions you’ve accumulated over the years if they were destroyed in a fire? Make a home inventory that includes lists, pictures or a videotape of the contents of your home. An up-to-date home inventory will help get your insurance claim settled faster, verify losses for your income tax return and help you purchase the correct amount of insurance. To help with the inventory process, download “Know Your Stuff”™ free software available at www.rmiiia.org.
- Know What Is and Is Not Covered**
The typical homeowners insurance policy covers damage resulting from fire, windstorm, hail, water damage (excluding flooding), riots and explosion. It also covers other causes of loss, such as theft and the extra cost of living in a temporary residence while your home is being repaired or rebuilt.

Your policy also covers your legal liability (up to policy limits) if you, members of your family or even your pets hurt other people or their property, not just in your house, but away from it as well. If you have significant assets to protect, you may want to consider an umbrella policy that offers increased protection against lawsuits.

The standard policy does not cover flooding, so you may want to look into flood insurance coverage if you’re concerned that you’re at risk from rising floodwaters.

Landslide and earth movement are excluded from all homeowners insurance policies.



Homes, wind & fire – a costly formula. Are YOU in the equation?



Winds are typical in New Mexico during March. On this particular Friday, March 7, 2011, winds reached speeds of 60 to 70 miles per hour. Just south of Silver City, New Mexico, along the east side of NM State Highway 90, a vehicle had pulled off the highway and idled over tall standing grass. The vehicle left the area, but hot carbon particles from

the catalytic converter stayed behind. A grass fire quickly erupted, fueled by dead standing grass and oak brush – the Quail Ridge Fire was driven by 65 mile per hour winds. It sped across the gently rolling hills and headed straight for the Silver Acres subdivision, approximately one mile from the ignition source.

The fire was reported around 2:30 p.m. All Grant County firefighting resources mobilized quickly. Several attempts were made to intercept the wall of flame that raced along the landscape. As the fire sped past firefighters, evacuations were in progress. Homeowners had only minutes to flee and several found themselves surrounded by thick smoke that trapped them inside their vehicles. Frantic calls were made to 9-1-1, and firefighters were re-routed to assist with critical life-saving missions.

Throughout the evening and into the night, firefighting resources continued to arrive from neighboring counties and communities and joined in the fight. Firefighters worked tirelessly through the night, making gains to stop the fire's spread before the break of day.

The Quail Ridge Fire consumed over 1700 acres; over 60 structures were destroyed, including 13 homes. Suppression costs exceeded \$100,000. Approximately 75 homes that were in the direct path of the fire survived. The fire spread so quickly, that homeowners had to evacuate immediately. Thankfully, no human lives were lost during the disaster.

Given the fuel, weather and climate conditions that occur throughout New Mexico, this scenario could be repeated. Evacuations are key to survival. To learn more about how to prepare, visit the Ready, Set, Go website at: www.wildlandfirersg.org

Did you know?

For each dollar spent on disaster mitigation, society saves an average of four dollars. A FEMA-commissioned study found that mitigation is a smart financial investment for individuals, states and communities because it helps reduce disaster relief costs and tax losses.

Following Firewise mitigation guidelines can help homeowners and communities minimize the risk of home ignition by thinning trees and brush, and using fire-resistive plants around structures; selecting ignition-resistant building materials; positioning structures away from slopes; and working with firefighters and other fire management organizations to develop mitigation plans.

Partners & Resources



<http://gacc.nifc.gov/swcc/swccg>



www.blm.gov



www.nmcounties.org



www.rmiiia.org



www.fs.fed.us



www.nmfireinfo.com

WILDFIRE & Insurance



Wildfire is a growing threat in the Rocky Mountain Region, where the population is booming in the mountains and foothills. People often don't realize the dangers of living in the Red Zone (dangerous wildfire area). They're drawn here by the breathtaking views, but they don't always see the potential for losing their homes to wildfire. To help protect themselves and their property, homeowners need to be aware of the importance of mitigating wildfire hazards and be aware of the insurance impact of living in high-risk areas.