TIP SHEET

WILDFIRE & LANDSCAPING

We are committed to helping insureds, brokers and program administrators stay one step ahead of risk and as prepared as possible for adverse events. If you are in an area that could be exposed to a potential wildfire, the following are some general suggested tips and actions to consider taking before a wildfire strikes

Take these actions on a regular basis to help reduce the risk of ignition on or around your structures.

Landscape and Maintenance Tips for Your Home

Continually monitoring and maintaining your landscaping and other threats around your home are critical steps in increasing your protection from wildfires. Take these actions on a regular basis to help reduce the risk of ignition on or around your home.

- Clear leaf debris, pine needles and other debris from the roof and gutters. This will reduce the risk of embers igniting combustible material on or near your roof.
- Clear combustible materials from under wood decks. Removing dead vegetation or leaf debris under the deck will reduce the risk of flames spreading to your home.
- Reduce native grasses and brush. If it is brown, trim it down to reduce fire intensity. Don’t let debris and lawn cuttings linger; dispose of these items quickly. Native fuels must be reduced up to at least 100’ from the home, per most fire agency ordinances.
- Prune low hanging branches on tall trees six to ten feet from the ground to lessen the likelihood of fire “laddering” up the trees. For smaller trees, prune low hanging branches no more than a third of the tree’s height. Remove tall grasses, leaf debris and any other combustible material from under trees.

Cypress Trees

Maintain Italian cypress trees by removing the dead material inside on a regular basis. These trees are highly flammable and susceptible to ignition from flying embers during a wildfire. A pressure washer can blow the debris out of the tree. If close to any structures, consider replacing with fire-resistive landscaping.

- Trim trees that hang over your home or other structures. Trees contacting or hanging over the roof are more likely to transfer fire to your home. In addition, these trees will continually deposit combustible debris on the roof and in the gutters. Trimming trees away from the roof also reduces the risk of rodent intrusion.
- Remove dead thatch from palm trees. This combustible material easily ignites from flying embers and can catch the tree on fire. The thatch can also detach during windy conditions and spread flames to your home or elsewhere on your property.
- Keep flammable vegetation away from your propane tank, water tank and solar panels. Solar panels can be damaged or destroyed by flames or extreme radiant heat. Propane tanks have the potential to explode if subjected to extreme heat and water tanks made of plastic can melt.
- Replace bark mulch with hardscaping, such as rock, gravel or stone. If it can catch fire, don’t let it touch your house, deck or porch.
- To reduce ember penetration, replace or repair loose or missing roof shingles or tiles, and caulk any gaps or openings on roof edges. Install bird stops or ember stops into gaps between roof tiles and decking.
- Remove combustible items stored under decks or porches, such as patio cushions, fuel cans, propane tanks, wood scraps, etc.
- Move wood piles 30 feet away from any structure or cover with a fire-resistant tarp.

For more information, please contact our customer service line at 1-800-611-3994.