

# Prepare your property for wildfire season

CLIMATE SMART

WILDFIRE SAFETY



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

**01.** Ensure emergency vehicles have access to your home or business by keeping fire lanes clear and driveways accessible.

**02.** If cell service is available, call your family members to tell them your whereabouts.

**03.** Put together a disaster safety kit, which should include a carry case for your pet and appropriate supplies.

**04.** Ensure that you have smoke and carbon monoxide detectors installed, and test them to be sure their batteries are working.

**05.** Place a fire extinguisher on each floor of your home or business.

**06.** Avoid flammable curtains on your windows—opt for metal blinds.

**07.** Consider installing fire shutters or screens that can be quickly placed over windows and vents should the fire move closer to your home or business.

**08.** Exterior windows should be double-paned and made of tempered glass that is non-combustible.

**09.** Screens should be corrosion-resistant and shutters should be non-combustible.

**10.** Exterior glass doors and skylights should have double-paned, tempered glass.

**11.** 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.

### Helpful tips for homeowners and 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, your home and your business. Have a plan in place for your family or your employees should wildfires threaten your home or business.

These tips can help you protect your property. If you have questions about your policy or would like more information, contact your broker.

**NOTE:** Follow the directions of local authorities, and follow evacuation orders if given. Do not deviate from the evacuation plan.





**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, we will reimburse you for the cost of the photos.
- Keep receipts for any cleanup costs incurred (e.g., shop vac rentals, supplies)

**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 5 metres, prune lower branches within 2 metres of the ground. Ensure trees are 3 metres apart and that no branches are within 3 metres of your home. Ensure that plant groupings are 6 metres apart and that no vegetation is growing under your deck.
- 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 12 millimetres 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 30 metres of your home.
- Store all combustibles such as firewood, picnic tables, wood fences and boats at least 15 metres from any structure.
- Clear combustible material within 3 metres of natural gas or propane tanks.
- Cover chimneys with non-combustible screening with a mesh size no greater than 5 millimetres.
- Soffit vents should be no larger than the maximum perforation size prescribed by local building codes to prevent drafting of ashes into attic space.
- Check that eaves, gutters and downspouts are made of non-combustible material and are cleaned regularly.
- Where possible, maintain an emergency water supply.

**Here to help**

Your insurance company is here to help. Contact your broker or your insurance company to report any damage. If you are an RSA Group policyholder, you can call the following claims lines:

RSA and WA: **1 800 319 9993**  
 CNS: **1 888 267 6766**

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

**Hassle-Free Claims<sup>®</sup> service**

Our skilled claims professionals will provide efficient, compassionate service and a timely resolution of your claim so you can get your life back on track with as little disruption as possible. Our Hassle-Free Claims<sup>®</sup> guarantee means we'll pay you \$500 if we don't make initial contact with you or your broker within six business hours of notification.

**Benefits of being an RSA Group policyholder**

**Personalized service:** Your broker is a highly trained professional who understands the insurance requirements in your region and has the experience to assess your individual needs.

**AIR MILES<sup>®</sup> Reward Miles:** You may be eligible to earn one AIR MILES Reward Mile for every \$20\* you spend (including taxes) on home, auto and/or small business insurance from RSA Group.

