



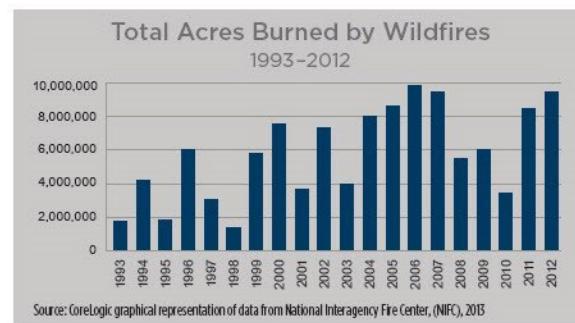
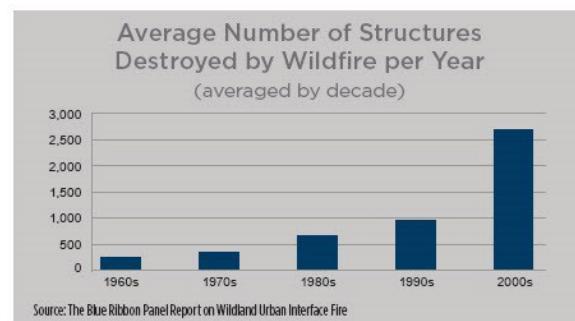
## Wildfire safety tips

Wildfire is an ever-present consequence of nature and necessary for the health and viability of an ecosystem. According to the International Association of Wildland Fire, as many as 46 million single-family homes in the U.S. are considered at high risk of wildland/urban interface fire.<sup>1</sup> For those who live in homes in the Wildland Urban Interface (WUI) — a location where structures are built near wildfire-prone environment or vegetation — wildfire is a serious and constant threat, and managing risk has never been more important.

Research indicates that the severity of wildfire has and will continue to trend upward for the foreseeable future.<sup>2</sup> While we cannot stop a fire from burning, together we can reduce the exposure to property loss. As with other natural disasters, and particularly wildfire, at Private Client we believe in taking preventative steps to better protect your home.

### Preparing for a wildfire

- Protect your home from flying embers by installing a fire-resistive roof covering, such as concrete tile or Class-A composition shingles.
- Seal the open edges of a barrel tile roof with grout to keep embers from blowing into your home.
- Cover your attic and sub-floor vents with 1/4" or smaller mesh of a fire-resistive material, such as stainless steel.
- Box in or enclose eaves soffits for better protection from a fire's heat.
- Install multi-pane and/or tempered glass in exterior windows, glass doors and skylights.
- Use fire-resistant siding materials and shutters.



- When possible, construct decks and fences made of fire-resistive materials.
- Keep gutters clean, and install specially designed screens to keep debris out.
- Avoid landscaping with combustible bark and wood-chip mulch.
- Plant native, fire-resistive vegetation whenever possible.
- Keep grass cut short and a 30-foot perimeter around your home well watered.

- Clear vegetation including all dry grass, brush, trees and dead leaves within at least 100 feet of your home and other structures on your property to ensure your property has “defensible space.”
- Store firewood and fuel sources at least 30 feet downhill from any structure.

### What to do during a wildfire

- Remove flammable materials, such as trash, portable propane tanks, outdoor furniture and vehicles from around your home.
- Shut off the gas to the home to prevent an ignition source.
- Soak any roofs, shrubs and trees with water if they are within 15 feet of a building.
- Close all windows and doors to prevent firebrands from entering the home.
- Monitor news reports so you know how much danger you may be facing.
- Post a sign on your home with your name and contact number should first responders need to reach you.
- Leave garden hoses connected and accessible to make it easier for firefighters to fill their tanks.
- If you must leave, follow routes dictated by local officials. Wildfires can quickly change directions, and your planned escape route may be blocked.

### Aftermath of a wildfire

- Do not return home until instructed to do so by local officials.
- Check your roof, attic and home perimeter for hot spots, and extinguish them immediately. Call the fire department if necessary.
- Inspect all utilities, and if any damage has occurred, consult a professional before use.
- If you notice any damage to your home, contact your insurance agent to report a claim. You can always reach Nationwide Private Client claim professionals at 855-473-6410.

### Additional resources

Your Nationwide Private Client Risk Solutions professional can provide you more tips and techniques. As part of our commitment to superior protection for your home, we have partnered with the Insurance Institute for Business and Home Safety to provide regional safety guides designed to help you better understand your wildfire risk. Download the guides at [nationwide.com/wildfire-safety.jsp](http://nationwide.com/wildfire-safety.jsp).

If you have any questions, please contact your agent or Nationwide Private Client Risk Solutions professional. For more information on how you can help prevent losses, visit [nationwide.com/solutionseries](http://nationwide.com/solutionseries).

We offer this information to assist you in making decisions that can help mitigate your risk. While we cannot address every possible scenario or guarantee these tips will work for you, our goal is to support your efforts to protect yourself and your family.

<sup>1</sup>[iawfonline.org/pdf/WUI\\_Fact\\_Sheet\\_08012013.pdf](http://iawfonline.org/pdf/WUI_Fact_Sheet_08012013.pdf)

<sup>2</sup>[corelogic.com/about-us/researchtrends/wildfire-hazard-risk-report.aspx](http://corelogic.com/about-us/researchtrends/wildfire-hazard-risk-report.aspx)