

A woman with long blonde hair is crouching next to a campfire at night. She is holding a stick with a marshmallow over the fire. The campfire is burning brightly in a stone fire pit. In the background, there is a wooden cabin with warm lights glowing from its windows, situated on a grassy hill surrounded by trees. The sky is dark blue with some clouds. A white rectangular box is overlaid on the bottom left of the image, containing the text 'WILDFIRE PREPARATION'.

WILDFIRE PREPARATION

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WILDFIRE PREPARATION

Property & Possessions

You may feel that there is little that can be done if a wildfire reaches your home. While getting yourself and your loved ones to safety is paramount during a wildfire, here are a few ways you can plan ahead to keep your property and possessions important to you safe, too.

PROPERTY

Preparing for wildfire season begins with making adjustments to your landscaping and performing regular maintenance. Most wildfires are spread by embers or sparks igniting materials on or near your home. Changes made to the area closest to your home, and your home itself, have the greatest impact in reducing your risk of wildfire damage.



HOME AND YARD MAINTENANCE

- Do not store propane or gas tanks or firewood piles under your deck or close to your home.
- Regularly remove debris from your gutters.
- Plant low-density, fire-resistant plants and shrubs.
- Do not use fire prone landscaping, such as bark or pine needle mulches, within 10 metres of your home.
- Keep fire pits as far away from structures as possible and cover with a fine wire mesh if possible.
- Contact your local utility provider to clear branches from power lines.
- Tree spacing of 3 metres apart will reduce the chances of a fire jumping from tree to tree.
- Prune trees and remove all branches within 2 metres of the ground.
- Clean any fallen branches and debris every spring and fall.
- Ensure that your property's address is clearly marked so emergency resources can locate it quickly.

POSSESSIONS

Most things can be replaced, but we all have personal items that hold immense value to us. The effects of a wildfire can be especially heart-wrenching when we lose precious memories and valuables. Here are some tips you can take to minimize damage from a wildfire and protect your most important belongings.



MAKE DIGITAL DOCUMENTS

Creating digital copies of important documents and photos can help you keep valuables safe for as long as you need them.



TAKE A HOME INVENTORY

A home inventory can help speed up the replacement process in the event you have to make a claim. Don't have the time for a lengthy list? Go from room to room with your smartphone.



INVEST IN A FIRE-RESISTANT SAFE OR BAG

A fire-resistant safe or bag can help keep original copies of passports, birth certificates, wills or other legal documents secure.



WILDFIRE PREPARATION

Emergency Response Plan

Emergency situations, such as wildfires, can be chaotic and stressful. Having a home emergency response plan can help you and your family stay safe and feel confident in an emergency situation.

IDENTIFY ALL YOUR EXITS

Draw up a floor plan of your home that shows all possible exits from each room, including alternate exits such as windows. Practice removing screens and exiting windows safely with your family members. In addition, determine if you need to make special accommodations for certain family members, such as senior citizens, family members with disabilities, infants and young children.

STAY CONNECTED

Create a communication plan, including how you will receive local emergency updates/alerts, as well as information on how to keep in contact with your family and emergency services. Make sure all family members have emergency phone numbers saved in their phones including numbers for each family member, the police station, a nearby hospital and an out-of-area emergency contact.

PLAN FOR YOUR PETS

When creating an emergency response plan, don't forget about your pets! Gather a list of pet-friendly hotels along your evacuation route. Also, remember to include items for your pet such as food and toys in your emergency bag / kit.



CREATE AN EMERGENCY BAG

Creating an emergency bag or kit is a great way to have everything you need in one place so you can quickly evacuate. Once a year, review what's in your emergency bag or kit and replace any expired items. Here are some examples of things to pack in your emergency bag:

- Emergency blankets
- Flashlight with batteries or crank
- Radio
- Copy of emergency contacts
- Non-perishable food items
- Medical supplies - first aid kit, copies of prescriptions, hand sanitizer, N95 masks
- Bottles of water

WILDFIRE PREPARATION

We Are Here For You

Emergency situations are stressful, but we believe your insurance shouldn't be. Whether you need to update a policy or make a claim, our teams are here to handle your insurance needs so that you can focus on you and your loved ones' safety.

UPDATING YOUR INSURANCE POLICY

Preparing your insurance policy is just as important as preparing your property; our team is here to help. Under most home insurance policies, damage from fire is covered— including forest fires. Your policy will help cover the cost of replacing items and repairing or rebuilding your home following a forest fire.

It is important to let us know if you have made any changes that might impact your coverage level. If you have made major renovations or large purchases since your renewal, contact us so we can ensure you have the proper level of coverage.

CLAIMS SUPPORT

Our dedicated teams are ready to assist you should you have to make a claim. If you have a question about your policy or need to submit a claim, please contact us at info@westerncoast.ca or toll-free at 1-888-517-7171. If you have an emergency claim outside of our regular operating hours, please call 1-877-599-7299.

