



## Wildfire Preparedness

Below average snowpack has raised wildfire concerns and increased the associated risk this summer throughout Colorado and the West.

Your home insurance policy does cover you for wildfire, but some carriers offer complimentary Wildfire Defense Services. Please take the time to review your policy and make sure that your home or condo policy offers the necessary coverage to rebuild your home if you have a total loss. Construction costs have increased substantially in the valley over the last several years.

## Defending Your Home from Wildfire

You may feel helpless against an encroaching wildfire, but there are plenty of things you can do to limit its damage. You can reduce your risk by following these tips to help protect your family, home and property if there is a wildfire in the area:

- Install fire-resistant window treatments, smoke detectors and fire extinguishers throughout your home
- Connect garden hoses wherever possible around your home and fill garbage cans, buckets or tubs of water around your home
- Keep tools such as a ladder, shovel, rake and axe
- Clear your roof of any debris that could fuel a fire
- Keep your property free of leaves, needles, hanging branches and other debris
- Have the bottom 6-10 feet of tree limbs pruned from the trees around your home
- Thin and separate shrubs by a distance of at least twice their height
- Remove any dead trees and vegetation from your property
- Move firewood and flammable plants at least 30 feet away from your home
- Cover exterior attic vents and soffits with 1/8<sup>th</sup> wire mesh to prevent embers and sparks from blowing into your home

- If a fire is approaching, place outdoor furniture, cushions or mats inside
- Maintain at least 100 feet of adequately watered space on level ground and 200 feet on sloped terrain around your house
- Keep your grass short.
- Clear a 10-foot area around propane or oil tanks or around your barbecue area
- Store valuable documents in a fire-resistant safe or an off-premise location
- Post your house address so that it is readily visible from the street
- Clear driveways as much as you can to accommodate large fire equipment
- Make sure there is no flammable vegetation within 10 feet on both sides of the driveway and there are no overhanging obstructions
- Install a back-up generator in case electrical power is shut off
- Have an emergency evacuation plan in place for your family and pets

While all these steps can help protect your family, home and property from damage caused by a wildfire, one of the best steps you can take is to find out if you're eligible for complimentary Wildfire Defense Services through our insurance carriers. Enrollment in a Wildfire Defense Program typically comes with a complimentary consultation at your home that provides a remediation plan for your property.

Roaring Fork Insurance works with best-in-class insurance companies that offer these services. We welcome the opportunity to quote your home and provide a full review of the Wildfire Defense Services available to you.