



Wildfire Preparedness: A Basic Checklist

Property owners and their families are frequently impacted by natural disasters such as wildfires. These events can strike with little warning, leaving behind significant damage and disruption.

To help you stay prepared and protect what matters most, USI Insurance Services' personal risk specialists have created a detailed checklist. This resource outlines essential steps to take before, during, and after a wildfire, empowering you to respond effectively and minimize risk.

Before a Wildfire

- Know your wildfire risk.
- Use fire-resistant landscaping and harden your home with fire-safe construction measures.
- Conduct an annual insurance checkup to make sure properties, including valuable personal assets, are adequately covered for fire damage.
- Know and understand any resources your insurance company may provide, such as wildfire defense services.
- Attach relevant documents, such as statements and receipts, and keep in a fireproof cabinet. Electronic versions of these records can also be stored on a cloud platform such as Google Drive or a memory stick.
- Clean the roof, gutters and chimneys at your home regularly.
- Anything that will burn, such as wood piles, dried leaves, or papers, should be kept at least 100 feet from the home.
- Remove or relocate flammable items such as gasoline, propane tanks, and underground fuel storage at least 100 feet from occupied buildings.
- Develop an emergency communication plan that spells out how to contact family members and where to convene in case you are separated.
- Familiarize yourself with local emergency plans. Know where to go and how to get there should you need to evacuate.
- Taking into consideration the needs of all family members, as well as pets, pack a go-bag with the following items: water; prescription medication; nonperishable food; flashlight; battery-powered or hand-cranked radio; first aid kit; blankets or sleeping bags; sanitation and personal hygiene items; and extra clothing.
- Keep your car filled with fuel in the event you need to make a speedy departure.

During a Wildfire

- Do NOT ignore an evacuation order. If the order is given, leave immediately and wear clothing that will protect you from embers.
- Follow emergency evacuation route as provided by officials.
- Turn off all utilities at the main power switch and close the main gas valve if evacuation appears necessary.
- Put livestock and family pets in a safe area.
- Bring outdoor possessions, such as lawn furniture, grills and trash cans inside, or tie them down securely.
- Listen for disaster updates on the radio.

After the Wildfire

- Return to your property only after it has been examined and certified as safe.
- Check and re-check for smoke, sparks or hidden embers throughout the house, including the roof and the attic.
- Evacuate immediately if you smell smoke.
- Wear a respirator and wet debris to minimize breathing dust particles.
- Contact your Insurance company to begin the process of filing a claim.

This checklist provides basic practical steps that can be taken to protect you, your family and your personal property in the event of a natural disaster. It is not intended to be an exhaustive list. For comprehensive, personalized assistance on disaster preparedness, contact your local USI personal risk specialist.

For further information on wildfire preparedness, visit readyforwildfire.org.