

# Preparing for Wildfire Season

The drought may have ended, but Californians are now facing a potentially destructive wildfire season because of the winter rain.

Ground moisture and warm temperatures in spring led to a vegetation growth spurt, evident in a drive around Orange County and the perfect fuel for summer fires. Residents living in high-risk areas need to take precautions before wildfire season heats up and the following tips will help give you a head start:

- Create a fire buffer zone of at least 50 feet from your home, making sure to keep gutters, roofs and lawns clear of debris. Trim tree limbs so they are at least 10 feet away from your living space and trim unruly bushes. Keep your lawn well-manicured and landscape with native plants free of flammable oils and waxes, like Douglas' sage or succulents. Additionally, a good rule of thumb is to leave at least 20 feet between groups of trees.

- Replace exterior home materials with less flammable ones. Use fire-resistant roofing and siding and, if possible, build exterior home walls with stucco or brick. Consider upgrading to double pane and tempered windows because they are stronger and less flammable. Place screens over vents to guard against drifting embers from nearby fires. California law requires a spark arrestor constructed out of 12-gauge



By Stephanie Behnke

minimum welded or woven wire mesh screen, with openings no larger than a half-inch over your chimney outlet. Finally, do not connect wood fences to your home because they can serve as an easy path for fire to follow.

- Move flammable and combustible items at least 50 feet from your home – this includes wood, patio furniture, picnic tables, boats, gas cans and propane tanks.

- Check hoses and sprinkler systems to ensure you can spray your roof and exterior structure walls with water in the event of a fire. You may need a ladder to access those areas, so be sure to have one handy.

- Use your pool as a water source. Your pool is a good resource for firefighters, so make sure trucks can get within 10 feet of it.

- Create a detailed home inventory. An inventory of your possessions will help speed up the insurance claims process if needed. Document your valuables through photos or videos, and save your receipts digitally. Also, be sure to keep your inventory in a safe place like a fireproof, waterproof lock box or digitally backed up on the Cloud.

- Get your home appraised. Have you made home renovations? Consult a licensed professional for an independent appraisal because it will help you better assess the amount of insurance coverage you need and account for the difference



Scenes from recent Orange County wildfires.

in cost to build your home in today's market, which may differ from the actual value of your home.

- Assess your insurance coverage annually to ensure you have the proper amount of homeowners coverage. This includes updating your home inventory and noting renovations.

- Read all of your policy documents. Know what's covered, what's not and how much insurance coverage you have. If you have questions,

consult your insurance agent.

- Have the documents you need before you call. If you're affected by a wildfire, be sure to have your policy number and a description of damages and photos ready for your insurance agent.

More details for preparedness can be found at [www.fire.ca.gov](http://www.fire.ca.gov) and [www.firewise.org](http://www.firewise.org).

*The author is a California native who joined Mercury Insurance in 1988.*