

PERSONAL INSURANCE INSIGHTS

LloydSadd
INSURANCE BROKERS



Protect Your Family and Home From Wildfires

Though the threat of wildfires is greater in the western part of the country, nearly every province has been devastated by wildfires at some time.

Become very familiar with your local area's disaster planning and create a family plan of your own.

In fact, over 8,000 wildfires occur annually and burn more than 2.1 million hectares of land, according to data from the National Forestry Database. Hundreds of homes are destroyed each year from wildfires.

Since no home is truly fireproof, it is necessary for you and your family to take precautions to protect your safety and your most prized possessions.

LANDSCAPE SMART

One of the best ways to protect your home against wildfires is to create a zone that will slow down the blaze and potentially direct it around your property. Take the following precautions within nine metres of your home (15 metres if you live in a heavily wooded area or 30 metres if you reside on a hillside):

- Plant more native vegetation.
- Plant trees at least 3 metres apart.
- Remove dead or dying trees and shrubs from your yard.
- Keep vegetation trimmed and pruned. Branches should only be 2 metres off the ground and shrubs planted under trees should only be 46 centimetres high.
- Keep your lawn groomed and dispose of clippings and debris promptly.
- Install and maintain an irrigation system.
- Clear your roof, gutters and eaves of excess debris.
- Trim branches so they do not extend over your roof or near a chimney.

- Move firewood at least 15 metres away from your home and clear the area 3 metres around it.
- Store flammable liquids safely and properly.
- Do not connect wooden fences directly to your home.

BUILD OR REMODEL SMART

In addition to your landscaping, the type of materials that your home is made of will also protect it against damage. Take these recommendations into consideration when building or remodelling:

- Use only non-combustible roofing materials.
- Box in eaves, fasciae, soffits and subfloors with fire-resistant materials, such as treated wood.
- Apply a ½-centimetre non-combustible screening to all vent or eave openings.
- Install spark arresters in chimneys.
- Enclose the undersides of decks with fire-resistant materials.
- Cover exterior walls with fire-resistant materials, such as stucco, stone or brick. Vinyl siding is not recommended, as it can melt easily.
- Use double-paned or tempered glass for all exterior windows.

If you have questions specific to these dangers, or would like additional information, please reach out to your local Advisor.

Key Tip:

Take a video of each room in your home and back it up to the cloud so you can easily identify contents in the event of a loss.

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LET US HELP YOU MANAGE YOUR RISK

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