"After seeing our home following the fire, it looked like it was protected by a guardian angel."

"Skeptical" is the word Gene Fischer uses to describe how he felt when he first thinned trees and took other fire mitigation steps to protect his home. After all, plenty of trees still surround his property in Sunshine Canyon, even after fire officials advised him on which ones to clear out.

But, that was *before* the raging Fourmile Canyon Fire burned right up to his home and simply stopped while destroying his neighbors' homes, along with nearly 170 other residences near Boulder, Colorado. "We lost about 100 trees lower on our property," Fischer recalls. "Even today we continue to find the remnants of the fine ash on the ground."

So how did Fischer's home withstand the destruction so many couldn't escape? Simple. He prepared for the worst.

"Two of my immediate neighbors lost their homes," Fisher said. "It's so hard because not only did I see my neighbors lose everything, but if they're not rebuilding, we're losing some really good friends. A neighbor told us after seeing our home following the fire, it looked like it was protected by a guardian angel."

"I didn't do it alone. When I built here six years ago, I contacted the Colorado State Forest Service, and they sent me a list of contractors I could hire to help me mitigate my property," Fischer shared. "Forest Service representatives then came out to my property and marked the trees they recommended should be removed."

Fischer was amazed how simply spacing and pruning the trees kept the fire from crowning. He added that equally important was cutting the grass short enough to eliminate fuel for the fire directly around his home. "After we took some trees down, created a defensible space and cut the grass, our property looked almost like a well-kept park," Fischer concluded.

Fisher also had stone around three sides of his home that helped block the spread of the fire. He says his next project is adding that last siding of rock. A skeptic turned true believer.

Did you know?

For each dollar spent on disaster mitigation, society saves an average of four dollars. A FEMA-commissioned study found that mitigation is a smart financial investment for individuals, states and communities because it helps reduce disaster relief costs and tax losses.

Following Colorado's "Are You FireWise?" mitigation guidelines can help homeowners and communities minimize the risk of home ignition by thinning trees and brush, and using fire-resistive plants around structures; selecting ignition-resistant building materials; positioning structures away from slopes; and working with firefighters and other fire management organizations to develop mitigation plans.

Partners & Resources

ROCKY MOUNTAIN INSURANCE INFORMATION ASSOCIATION RMIIA
www.rmiia.org

Dora Division of Insurance
www.dora.state.co.us/insurance

www.blm.gov

www.fs.fed.us

www.dola.state.co.us/dem

Colorado State University Extension
www.ext.colostate.edu

Colorado State Forest Service
www.csfs.colostate.edu

Front Range Roundtable
www.frftp.org/roundtable.htm

WILDFIRE & Insurance

Wildfire is a growing threat in the Rocky Mountain Region, where the population is booming in the mountains and foothills. People often don't realize the dangers of living in the Red Zone (dangerous wildfire area). They're drawn here by the breathtaking views, but they don't always see the potential for losing their homes to wildfire. To help protect themselves and their property, homeowners need to be aware of the importance of mitigating wildfire hazards and be aware of the insurance impact of living in high-risk areas.

Homeowners insurance typically covers property losses caused by wildfire. Insurance continues to be readily available and affordable in most wildfire prone areas,* however, with increasing risk for a devastating wildfire, residents should be aware of some important factors:

- Many homeowners insurance companies are responding to the wildfire threat by asking customers to share the risk by taking precautions to protect their property and maintain affordable insurance.
- Increasingly, insurance companies are conducting on-site inspections and notifying policyholders of what they need to do to mitigate wildfire hazards to help save their homes and keep them insurable.
- In Colorado, insurance companies generally ask homeowners to mitigate fire hazards on their property in accordance with Colorado's "Are You FireWise?" program, as well as local fire codes. Those recommendations will vary depending on the risk for individual properties and requirements for different insurance companies.*
- Insurance companies have different requirements for individual properties they are willing to insure. Proper mitigation may help reduce the risk, but insurance companies also consider other factors, such as:
  - ✓ The type of construction, materials and features on your home, including the roofing.
  - ✓ Distance to a fire hydrant and a fire station, whether your neighborhood is protected by a fully staffed and well-equipped fire department, and any factors that affect the time it would take to extinguish a fire in your area.

Bottom Line

Contact your insurance company or agent to learn what you can do to mitigate fire hazards on your property and reduce wildfire risk. State and local fire officials can also provide tips and resources to assist you with a mitigation plan.

*Individual risk factors affect insurance premiums and availability, so cost and ability to obtain insurance will vary based on company policies.

How can I slow a wildfire headed for my home?

- ☐ **Defensible Space:** To create a defensible space around your home, remove or reduce flammable vegetation and replace it with less flammable plants. Depending on slope and vegetation, defensible space should be between 30 and 200 feet. Defensible space guidelines are available at http://csfs.colostate.edu/pdfs/06302.pdf
- ☐ **Trees:** Reduce the number of trees in heavily wooded areas and prune branches of trees within the defensible space to 10 feet above the ground.
- ☐ **Branches:** Remove branches that overhang the roof or come within 15 feet of the chimney. Clean all dead leaves and needles from the roof, gutters and yard.
- ☐ **Flammables:** Locate woodpiles and liquid propane gas tanks at least 30 feet from all structures and clear away flammable vegetation within 10 feet of wood piles and propane tanks.
- ☐ **Roof:** Install a roof with a fire classification of "Class A." Cover the chimney outlet and stovepipe with nonflammable screening no larger than half-inch mesh.
- ☐ **Windows:** Install dual- or triple-pane windows, and limit the size and number of windows that face large areas of vegetation.

How can I help firefighters save my home?

- ☐ **Make it easy for firefighters to get to your home.** Roads must be wide enough to accommodate fire trucks and provide a place for them to turn around. Driveways and bridges must be strong enough to carry heavy emergency vehicles. Identify at least two exit routes from your house and make sure they're well marked. All access routes to your home should be free of low-hanging tree branches and cleared of flammable vegetation at least 10 feet from roads and five feet from driveways.
- ☐ **Proximity to a quality fire department** with well-trained firefighters is one of the greatest considerations that your insurance carrier will use to determine your homeowners insurance premium.
- ☐ **Maintain an emergency water supply** that meets fire department standards, such as a community water hydrant system, a cooperative emergency storage tank you share with neighbors or a minimum storage supply of 2,500 gallons on your property. If your water comes from a well, consider an emergency generator to operate the pump during a power failure. Clearly mark all water sources and create easy access to your closest emergency water source.

Insurance Checklist

- ☐ **Do an Annual Insurance Check-up**
  Understanding what is and isn't covered in your homeowners insurance policy can affect your ability to rebuild your home and replace your personal belongings. Conduct an annual insurance policy "check-up" to make sure you keep up with local building costs and adjust your coverage to include home remodeling and additions. If you don't have replacement coverage consider spending a few extra dollars for coverage that pays for the cost of replacing the damaged property without deduction for depreciation.
- ☐ **Create a Home Inventory**
  Would you be able to remember all the possessions you've accumulated over the years if they were destroyed in a fire? Make a home inventory that includes lists, pictures or a videotape of the contents of your home. An up-to-date home inventory will help get your insurance claim settled faster, verify losses for your income tax return and help you purchase the correct amount of insurance. To help with the inventory process, download "Know Your Stuff"™ free software available at www.rmiia.org.
- ☐ **Know What Is and Is Not Covered**
  The typical homeowners insurance policy covers damage resulting from fire, windstorm, hail, water damage (excluding flooding), riots and explosion. It also covers other causes of loss, such as theft and the extra cost of living in a temporary residence while your home is being repaired or rebuilt.

  Your policy also covers your legal liability (up to policy limits) if you, members of your family or even your pets hurt other people or their property, not just in your house, but away from it as well. If you have significant assets to protect, you may want to consider an umbrella policy that offers increased protection against lawsuits.

  The standard policy does not cover flooding, so you may want to look into flood insurance coverage if you're concerned that you're at risk from rising floodwaters.

  Landslide and earth movement are excluded from all homeowners insurance policies.