

2019-2020 Wildfire Update

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The California home insurance market changed dramatically at the beginning of 2019 and continues to evolve into a very hard market. 30,000 homes burned to the ground during the wildfires of 2017 and 2018. The 2018 wildfire season was the deadliest and most destructive ever recorded in California with a total of 8,527 fires burning almost 2 million acres. Seven of California's top 20 most destructive fires have occurred in the last two years.

In addition, several of those fires – the Camp, Woolsey, Thomas, Tubbs and Atlas fires – were caused by utilities, yet the insurance companies struggle to recover from them. Further compounding the issue, the California legislature passed several new consumer protection laws to assist wildfire victims which shifts more of the financial burden to the insurance companies. Because of the large number of homes burned, rebuilding costs have skyrocketed.

Due to these combined factors, many home insurers are not renewing policies and/or are adding large brush surcharges to homes located near open spaces, which includes canyons and hillsides. Embers can easily travel for miles in high winds, so even though a home is located near the coast, no home is truly safe.

All insurance companies have increased their rates. The bottom line is higher prices with severely limited options for new property purchases as well as for existing home renewals.



What Can You do to Prepare for the Next Inevitable Wildfire?

When hundreds of homes are threatened, fire agencies do not have the resources to protect every home. It is imperative that you take an active role in making your home as fire resistant as possible, especially from flying embers. A hot ember can travel up to one mile and slowly smolder in your attic, roof, under the eaves or in a wood pile, until it starts a fire.

Begin by assessing your home's risks and then minimize those risks by having an emergency plan.

Create a prioritized evacuation list of items to take with you in the event of an evacuation. Gather all valuable papers (birth certificates, marriage certificate, passports, etc.) and store them in one fire-proof storage safe in case you are not at home when the fire comes.

By registering your cell phone with local agencies like AlertSanDiego (www.readysandiego.org), you are allowing emergency response personnel to notify you with critical evacuation information.

Homeowners should review their fire insurance policy annually to make sure the dwelling coverage is adequate to fully rebuild the home to its pre-loss condition. The reconstruction cost is the cost to rebuild the home today with similar materials and craftsmanship used during the original construction. Reconstruction typically costs up to 30% more than new construction due to the higher level of skill required and the need to match new materials to existing materials. Any additions and/or improvements that have been made to the home should be added to the existing coverage.

Since each insurance carrier covers valuable items differently, all special items like jewelry, fine arts, antiques and other valuables need to be accounted for and scheduled, if necessary. If you have items such as artwork, antique furnishings, or collectibles, find out in advance how your carrier would replace those items if you were to suffer a loss.

Finally, every homeowner should have a comprehensive home inventory. A home inventory is a room-by-room listing of all personal possessions contained in the household including: furniture, electronics, clothing, sporting goods, décor, etc. A good home inventory can be photographs or video footage along with, or instead of, a written list. A home inventory is a wonderful way to value your contents and will help you settle your claim in record time. Make several copies of your home inventory and keep some of them off site or stored in the cloud.

Make Your Home as Fire Resistant as Possible

Safeguard and increase your home's value by making fire-safe improvements such as creating defensible space, landscaping with fire-resistant plants, removing any potentially flammable materials from the exterior, replacing traditional vents with ember-resistant vents and adding fire retardant spray systems. *See the next page for tips from the Office of Emergency Services, County of San Diego, and Firewise Communities.*

By creating a fire-safe boundary around your home, you may avoid disaster while also greatly assisting the firefighters. Defensible space is typically a 100-foot radius zone around your home. By keeping your plants and trees trimmed and spaced properly and planting fire-resistant plants, you'll reduce fire danger to your home as well as the risk of injury to firefighting personnel defending your property. Maintaining defensible space does not mean total plant clearance, but rather keeping your trees and shrubs trimmed and spacing them out properly to prevent fires from advancing toward your home.

Top 20 Most Destructive California Wildfires

Fire Name	Date	County	Acres	Structures	Deaths
1. Camp	Nov 2018	Butte	153,336	18,804	86
2. Tubbs	Oct 2017	Sonoma	36,807	5,643	22
3. Tunnel	Oct 1991	Alameda	1,600	2,900	24
4. Cedar	Oct 2003	San Diego	273,246	2,820	15
5. Valley	Sept 2015	Lake, Napa & Sonoma	76,067	1,955	4
6. Witch	Oct 2007	San Diego	197,990	1,650	2
7. Woolsey	Nov 2018	Ventura & Los Angeles	96,949	1,643	3
8. Carr	July 2018	Shasta, Trinity	92,937	1,604	8
9. Nuns	Oct 2017	Sonoma	54,382	1,355	3
10. Thomas	Dec 2017	Ventura & Santa Barbara	281,893	1,063	2
11. Old	Oct 2003	San Bernardino	91,281	1,003	6
12. Jones	Oct 1999	Shasta	26,200	954	1
13. Butte	Sept 2015	Amador & Calaveras	70,868	921	2
14. Atlas	Oct 2017	Napa & Solano	51,624	783	6
15. Paint	June 1990	Santa Barbara	4,900	641	1
16. Fountain	Aug 1992	Shasta	63,960	636	0
17. Sayre	Nov 2008	Los Angeles	11,262	604	0
18. Berkeley	Sept 1923	Alameda	130	584	0
19. Harris	Oct 2007	San Diego	90,440	548	8
20. Redwood Valley Complex	Oct 2017	Mendocino	36,523	546	9

Information provided by CalFire 9/1/2019

Defensible Space

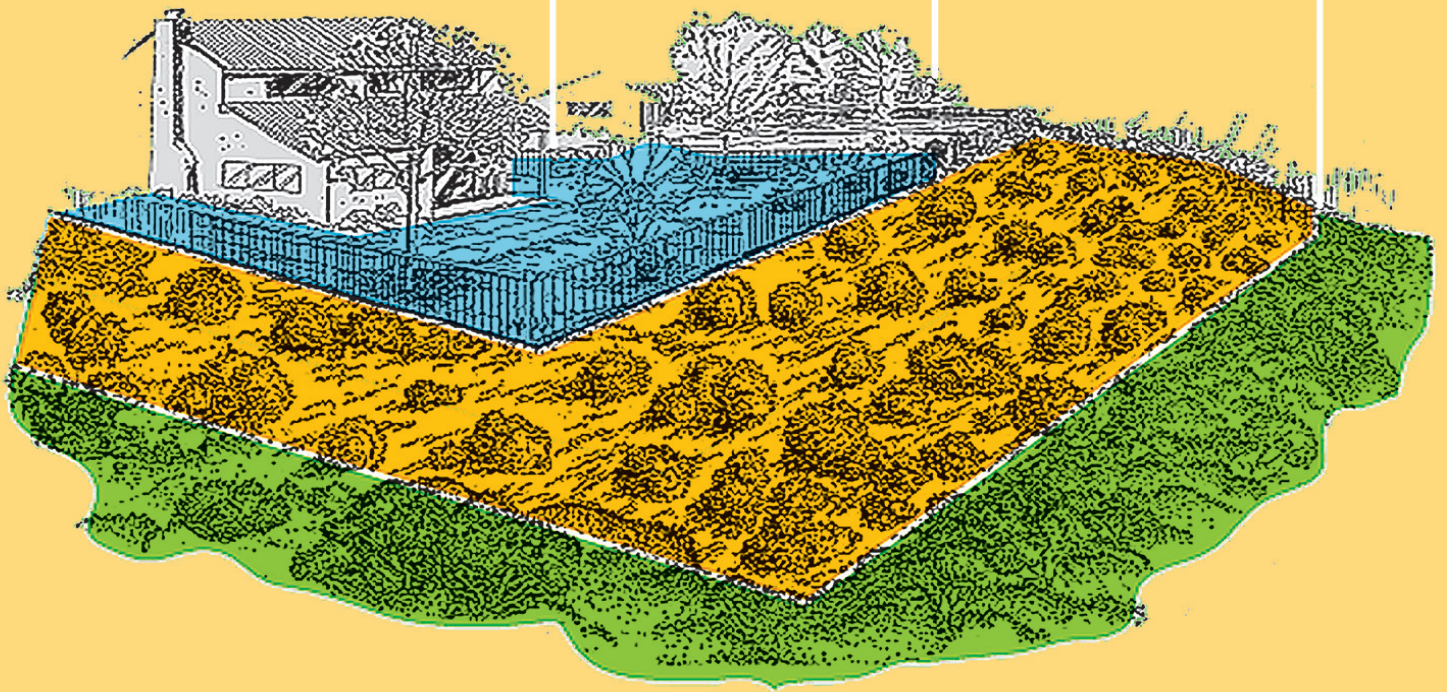
← 30-50 ft →

Replanted with fire-resistive plant material, permanently irrigated, and cannot extend into designated open space areas.

← 30-100 ft →

50% thinning of natural vegetation is required (e.g., remove dead, woody debris and up to 50% of live plant material).

← 100+ ft



Tips to Create Defensible Space Around Your Home

- Trim brush and remove any dead/dying trees, plants/grasses, yard clippings, and flammable items in a 100-ft.-radius.
- Prune existing native vegetation to 6" above the ground.
- Cut low-hanging tree branches up to 6' off the ground and within 10' of a building, chimney or power line. Low branches may carry a ground fire upwards into the trees.
- Reduce plants along driveway by at least 10' on each side.
- Trim overhead branches to allow at least 13-1/2' of vertical clearance within the driveway.
- The first 50 feet (Zone 1) of your 100-ft.-radius defensible space should consist of fire-resistant, irrigated landscaping. The second 50 feet (Zone 2) may contain native vegetation.
- Avoid planting trees under or near electrical lines.
- Consider using rock mulch in areas where you want to prevent vegetation growth such as under decks or close to combustible materials. Wood chip mulch can quickly ignite.
- Regularly clear leaves/debris from your roof, gutters, decks and yard. An ember can easily fuel a fire.
- Wood piles or other flammable materials should be relocated at least 50 feet from your home or business, more than 10 feet from an above-ground propane tank, and away from any flammable vegetation or trees.
- Firewood stacks should not be located uphill from a structure as a burning log could roll downhill.

Making Your Home Fire Resistant Outdoors

- Upgrade your roof to a Class A fire-resistant material or maintain your roof covering by repairing gaps in tiles so embers cannot reach the sheathing underneath.

- Box in your roof eaves with a fire-resistant material to prevent any embers from blowing underneath.
- Install bird stops at the end of barrel-style roof coverings to prevent debris build-up and deter birds from nesting between the roof covering and sheathing.
- Install gutter covers to reduce debris build-up.

Walls and Chimneys

- Replace combustible home siding with fire-resistant materials such as stucco, fiber-cement or wood products treated with fire retardant. Maintain and repair existing siding, making sure there are no gaps for embers to enter the wall.
- Inspect your home for any sign of moisture rot and replace any affected areas as decaying wood is highly flammable.
- Retrofit your roof, wall, foundation and vents with 1/4 inch non-combustible metal mesh or ember-resistant venting to resist the intrusion of flames and embers.

Decks and Fences

- For attached decks, use fire-resistant material such as wood factory treated with fire retardant, concrete, bricks, tiles or stone instead of untreated wood.
- Enclose or screen the underside of your deck to prevent the accumulation of flammable debris.
- Avoid using combustible fencing materials within 10' of your home.

Other Areas

- Upgrade to tempered glass dual panes windows. The outer pane acts as a thermal shield for the inner pane and tempered glass is stronger than regular glass.
- Patio covers, awnings, gazebos and trellises should be constructed of non-combustible materials.

Tips provided by the Office of Emergency Services, County of San Diego

Most wildfires start by flying embers, so protecting the roof, attic and eaves is critical. Ember-resistant vents are the best defense against an ember entering your attic space and starting a fire. Unlike a simple wire mesh vent, which can allow an ember to pass through the screen, an ember-resistant vent creates a solid barrier, while still allowing air to pass through. Consider closing (boxing) the eaves so there is no way for an ember to enter and ignite a fire.

These simple retrofits will significantly boost your home's fire resistance. If your roof is made of wood



Image courtesy of Brandguard Vents

shake or is older and in poor condition, replace your roof with fire-resistive material such as concrete tile or composition tile. If you have a tile roof, make sure the end tiles are capped with mortar or bird stops to prevent birds from placing combustible materials in them.

Many home fires start when heat transfers through the windows and ignites draperies or other combustible materials on fire. Consider replacing your single-pane windows with double-pane windows, or adding fire-resistant shutters.

If your home is located on the edge of a canyon or open space, consider having a fire-retardant material sprayed around the perimeter of your home once per year. Some insurance carriers even include this as a free service with their homeowners policies. You

can also purchase a stand-alone wildfire spray system. A wildfire spray system works by applying Phos-Chek long term fire retardant (the same powerful solution used by the U.S. Forest Service) with convenient, self-contained spray systems activated manually or automatically. Once applied, the fire retardant will continue to protect your property until it is heavily rained on (1/4 inch) or washed off.

What Can You do if a Fire is Approaching?

If a fire is imminent, gather your valuable papers and possessions in order of priority. Don't bother taking items that can be easily replaced, like clothing; remember, no possession is worth injury or death. If a fire is quickly approaching and you don't have time to take anything, leave it all and get out. Your life is worth more than any possession.

As you leave, tightly seal your house by closing all windows and doors, including the garage door. Make sure to always keep at least a half tank of gas in your car in case you get stuck in traffic or need to travel a far distance. It is also a good idea to keep a pair of sneakers in your car in case you must abandon it and travel by foot.



Image courtesy of Firebreak Systems

What Should You do if You Suffer a Fire Loss?

Immediately report a loss to your insurance company. In a large fire, most carriers immediately dispatch a catastrophic (CAT) team to the area. The CAT team consists of claims adjusters trained specifically to deal with large fires.

The insurance carrier will issue you a check so you can purchase replacement necessities and secure a place to live while your home is being repaired or replaced. You will need to provide a list of all possessions in your home that were lost in the fire. Having your comprehensive home inventory available makes this task much simpler. It is very hard to remember all that you had in your home while you are suffering from the devastation of a fire loss. The more information you have about your damaged home and possessions, the faster your claim will be settled.



Damages to your home after a fire can create additional hazards which may not be obvious. Look for external damage before entering and if any portion of the foundation has been compromised, it may not be safe to enter. Be on alert for gas leaks and turn off the electricity. Be careful when removing burned items from the home and avoid breathing in ash from the fire.

Working With the Best Insurance Team

A knowledgeable, independent insurance agent can help you to prepare for a wildfire and, if you suffer a loss, will help with a claim. An independent agent is one who is not captive to one insurance company, but represents several financially-solid companies. Having several markets to choose from allows the independent agent to place your insurance with whichever company best suits your situation. You should meet with your agent once a year to review your policy and keep it up to date to avoid a gap in coverage. If you make any improvements to your home between policy periods, call your agent so that your policy can be updated immediately to reflect the additional value of those improvements. Finally, a good agent will be there in the event of a claim to explain the coverage, connect you with the claims team and be an advocate for your needs. ■



Image courtesy of Ion Moe

If your home was close to the fire and has smoke damage, burned landscaping or other damage, but didn't burn, you should still contact your insurance company. Most homeowners policies provide coverage for related claims and for the cleanup necessary to restore your home to its pre-fire condition. If you incur any costs due to a mandatory evacuation, such as hotel stays and meals, they are generally covered by your insurance policy under the "loss of use" provision. Contact your specific company or agent for more information.