



# Wildfire Preparedness: A Basic Checklist

Every year, thousands of property owners and their families are affected by natural disasters such as flood, fire, earthquake, tornado, wild fires and windstorms.

Following is a checklist, compiled by USI's Personal Risk Specialists, on preparing for a wildfire, and what to do (or not do) during and after it strikes.

## Before a Wildfire

- Know your wildfire risk.
- Fire-resistant construction and building materials are highly recommended.
- Conduct an annual insurance checkup to make sure properties, including valuable personal asset, 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.
- Maintain an area approximately 100' away from your home that is free of anything that will burn, such as wood piles, dried leaves, and newspapers.
- Remove or relocate flammable items such as gasoline, propane tanks, and underground fuel storage a minimum of 100' from occupied buildings.
- Develop an emergency communication plan which 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.
- 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.
- Consider the needs of all family members, including pets, and add supplies as needed

## During a Wildfire

- Do NOT ignore an evacuation order.
- 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 broker 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 a more comprehensive, personalized assistance on disaster preparedness, contact your local USI Personal Risk Specialist.

For further information on wildfire preparedness, visit [readyforwildfire.org](http://readyforwildfire.org).