






They are fast, change direction quickly and are hard to contain. And thousands burn across Canada each year, threatening lives and properties.

Wildfires are a real and present danger, especially if you live in a grasslands region or a heavily forested area. However, **you can take measures to protect your family, your home or your business.** Let's look at these measures step by step.

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WILDFIRE SAFETY: What You Need To Know



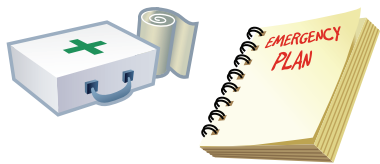
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Be prepared



- **Create an emergency preparedness plan with your family.** Make sure each family member knows what to do in the event of a wildfire. Your plan should include possible exit routes from each room in your home and a safe place to meet if you're not at home or need to evacuate.
- **Assemble an emergency supply kit.** Have a 72-hour kit ready before disaster strikes. It should include: water, non-perishable foods, battery-powered radio, flashlight, extra batteries, first aid kit, sturdy shoes for each family member, identification, cash and special needs items such as prescription medications. For a complete list of emergency supplies, visit www.getprepared.ca.



- **Prepare your home.** There are practical ways to help reduce fire damage to your home. Check that your home's roofing, exterior walls and the undersides of balconies, decks and crawlspaces are treated with flame resistant materials. Ensure eaves are closed in and vents are screened.

- **Manage the space around your home.** Remove combustible materials such as shrubs, trees and woodpiles within ten metres of your home. Trees and shrubs within 10-30 metres of your home should be pruned and trimmed to prevent fire from spreading easily. Keep your lawn well-maintained and watered. Areas beneath decks and porches should be clear of debris.



- **Prepare a detailed home inventory.** Taking stock of your possessions will be invaluable in the event damages occur. An easy-to-use home inventory form is available under the Resources tab on ibc.ca.
- **Stay weather informed.** Weather forecasts are vital in determining fire behaviour. For example, dry, hot and windy weather increases the risk of a wildfire. Pay attention to fire danger ratings to know the likelihood of a wildfire igniting in your region.

Are you covered?

- Talk to your insurance representative to ensure you have appropriate insurance coverage.
- Virtually every home insurance policy covers damage caused by fire, even if the fire begins on a neighbouring property.
- In certain circumstances, homeowners who are unable to live in their homes as a result of insurable damage are entitled to additional living expenses. Check with your insurance representative for details.
- Damage to vehicles from fire or water is usually covered if you have comprehensive or all-perils auto insurance. This coverage is not mandatory, so check your policy.

