



Home



Life



Auto



TAMARACK QUICK TIPS FOR FIRE SEASON

A combination of generally wet conditions over the last two years, allowing for overgrown vegetation, followed by a micro-drought this summer has created one of the worst fire seasons in recent years, which might get worse with a month left to go. We would like to help you understand more about wildfire risk, how the insurance industry models for wildfire and provide you coverage tips you may not have known about previously

>>> Wildfire, like any fire, requires 3 things: fuel, heat and oxygen. Reduce any of these & become fire safe.

1. Create a defensible space around your home

- Keep shrubs and trees at least 30 feet from your home or up to 100 ft would be even better
- Keep shrubs and trees pruned - never allow limbs to hang near the house

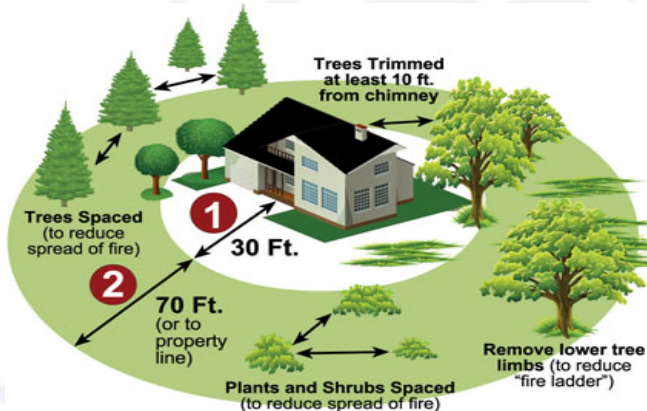
2. Keep your vegetation moist during dry seasons

3. Avoid building uphill of a heavy fuel source (trees or greenspace)

4. Ensure adequate access to any fire departments

- **Special Tamarack Tip:** Be fire aware - know where the fires are in your area. Firebrands (embers) can travel up to 2 miles. Keeping your property well watered can stop them from spreading to your home.

Our website monitors fire risk- check it out at : www.tamarackinsurance.com/risk-analysis-tools



>>> Insurance companies employ much of the above characteristics in creating their wildfire guidelines.

1. Insurance companies index fire risk

basic formula: Fuel x Slope + Access = Wildfire Score

2. Based on your wildfire score, you may not meet eligibility requirements

3. Your local fire department's level of training and preparedness can have an impact so take pride in them

- **Special Tamarack Tip:** as independent insurance agents appointed by several companies, we know which companies employ wildfire guidelines and those that don't. If the product or pricing is beneficial, we will always work with you to employ the above risk management techniques and advocate on your behalf but we always have at least two backup plans so you will never be without insurance options

>>> Am I covered for Wildfire or do I need special coverage? Are their special coverage or limitations?

1. Just like regular fires, wildfires are covered

2. Here are some unique coverage provisions:

- If you aren't able to live in your home after a fire, home insurance has Loss of Use (LOU) / Additional Living Expense (ALE) coverage that will pay added living cost so you can maintain your normal living standard
- You may notice that you have certain coverage sub-limits that apply to jewelry, firearms, silverware etc. These limits do NOT apply to fire so your losses are limited only by your personal property coverage limits.

- **Special Tamarack Tip:** Home insurance policies also provides you with LOU/ALE if a civil authority imposes an evacuation on you because of an active fire near you. This allows you to stay in a hotel out of harm's way until you are able to return. Each company may interpret the affected vicinity differently and there is usually a limit on days available so call on us and we will help you out so you aren't surprised