



Wildfire: Make Your Property Less Vulnerable to Damage

United States population statistics note that throughout the country about 100 million people now live in areas exposed to wildfire. Larger and more destructive wildfires are increasingly putting people and properties at risk. The cost of fighting these destructive fires also continues to rise. More and more, firefighters' time and resources are being stretched thin by large fires, forcing firefighters to choose which homes and businesses to save. Often these choices are based on which structures are most accessible and defensible.


Take control and minimize this risk by addressing three areas that could make your property more vulnerable to damage: the house or business itself, nearby landscaping, and the general vegetation in the area surrounding the structure. Each of these can be dealt with through maintenance, material and design improvements, and vegetation control.

Quick tips for creating a wildfire-resistant exterior

Building materials and design play significant roles in determining the amount of exposure a structure can endure before catching fire.

- Use Class A roofing materials that are tested ASTM E108 or UL 790.
- Choose wall materials that resist heat and flames, such as cement, plaster, stucco and concrete masonry.
- Install single- or double-pane tempered glass windows, doors and skylights, which typically withstand the radiant heat exposures capable of igniting the surrounding wood.
- Eaves, fascias and soffits should be boxed or enclosed with noncombustible materials to reduce the size of the vents.
- Vented openings in the attic, foundation and sub-floor should be screened with noncombustible materials to keep out firebrands or other objects larger than 1 inch.
- Install a spark arrestor in chimneys that is made from welded wire or woven wire mesh with openings less than 1-inch wide.
- Box in the undersides of overhangs, including room push-outs, bay windows, decks, porches, carports and balconies with noncombustible or fire-resistant materials.
- Replace address numbers with noncombustible, reflective numbers that are clearly visible from the road.
- Fences should not be attached to the home.

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- If your home or business is gated or in a gated community:
 - Make sure the gate opens inward and is wide enough to accommodate firefighting equipment.
 - The gate should be at least 30 feet off the main road, enabling the equipment to pull off the road so the gate can be opened.
- If possible, widen your driveway:
 - A width of at least 12 feet will accommodate firefighting equipment.
 - Trim trees over the driveway to create at least 13 feet of vertical space.

Utica National has a wide array of materials available to assist you in controlling these risks to your property. Visit us online at www.uticanational.com or contact your local Risk Management Representative for more information.

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