



# BE WILDFIRE READY

*A guide to help you protect your property from wildfire.*



**No one thing reduces risk completely—the solution requires a system. Follow this series of steps to reduce your home’s risk.**

Research has shown there are clear steps you can take to give your home a much better chance of surviving an encounter with wildfire. This guide provides four sets of steps that are grouped to provide the most impact for the time and cost involved. Get started today and be Wildfire Ready.

---

## Start Here

---

### CHECK YOUR ROOF (YES, YOUR ROOF!)

Make sure your roof is fire-rated. The good news—most modern asphalt shingle roofs are. If yours is not (or it’s made of a combustible material like wood shake) there is little else you can do to prevent damage if a wildfire approaches your home. If your roof is unrated, or if you are considering replacing your roof, re-roof with a Class A-rated roofing material.



More good news—most clay and concrete tile roofs are already Class A! If you have a tile roof, be sure to add bird stops to open ends at the roof edge to reduce vulnerability.

### REMOVE ITEMS UNDER YOUR DECK

To prevent your deck from igniting and spreading fire to your home, do not use the area under decks as long-term storage.



### CREATE A BUFFER AROUND YOUR HOME (0-5 FOOT HOME IGNITION ZONE)

Pay special attention to the 5 feet immediately around your home. This area should be designed and maintained to keep fire or embers from igniting materials in this area and spreading fire to your home. Don’t park vehicles or store firewood, outdoor furniture, or other items such as trash cans in this area, and make sure yard debris doesn’t accumulate.



### ADD OR UPGRADE YOUR VENT SCREENS

Flying embers can enter your home through vents in your attic, roof, gables, and crawlspace. Make sure vents have a metal screen 1/8 inch or finer to block embers from entering and igniting your home. Be sure to check screens periodically and remove accumulated debris, birds’ nests, etc.

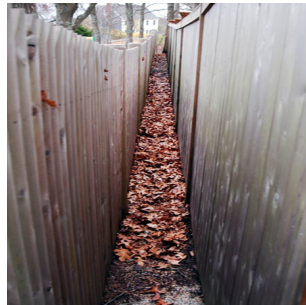


Once you've addressed the first set of critical actions, keep going with these low-cost steps that further reduce your risk.

## Keep Going

### REMOVE BACK-TO-BACK ROWS OF FENCING

A gap between neighboring fences can allow debris and embers to accumulate and ignite both fences. Additionally, the two fences together create more fuel for a more intense fire, increasing your home's exposure to heat and burning embers.



### REPLACE COMBUSTIBLE FENCING OR GATES ATTACHED TO THE HOME

Replace at least the first 5 feet of combustible fencing attached to your home with metal or other noncombustible versions (including gates).



### CLEAR YARD DEBRIS

Embers collect in gutters and around fences and underneath gates. Make sure debris such as leaves and pine needles haven't accumulated in these areas.



### TRIM TREES

Remove branches that overhang your roof or gutters. Trim the bottom of trees so all branches are at least 6 feet from the ground and at least 3 times higher than nearby shrubs. Trim upper branches to ensure they are at least 10 feet away from branches of neighboring trees.



### ENCLOSE LOW ELEVATION DECKS

If your deck sits less than 4 feet above the ground, enclose it with a noncombustible material or use 1/8 inch or finer mesh. This will help keep debris out and keep embers from collecting underneath.



Consider these final actions for reducing your risk.

## Level Up

### MOVE OUTBUILDINGS

Make sure small structures like sheds, dog houses, and other outbuildings are at least 30 feet away from your home.



### REPLACE YOUR SIDING

If you have combustible siding like un-treated wood or vinyl, the best practice is to replace it with a noncombustible material like concrete fiber board, stucco, brick, or stone veneer. If you cannot replace all the siding, replace the lowest one foot of siding.



### ENCLOSE EAVES

If your home has open eaves, box them in or install noncombustible soffit material, and install 1/8 inch or finer metal mesh in the vents.



### ENCLOSE UNDER BAY WINDOWS

Enclosing the area beneath the bay window with a noncombustible siding keeps embers out and prevents fire from burning underneath.



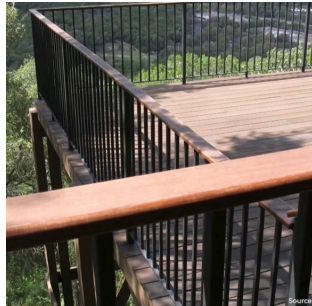


When time and budget allow, these next steps will address additional vulnerable areas of your home.

## Go the Last Mile!

### BUILD A FIRE-RESISTANT DECK

When building a new deck, use metal joists and a fire-resistant walking surface like fire-rated composite deck materials, aluminum, or lightweight concrete.



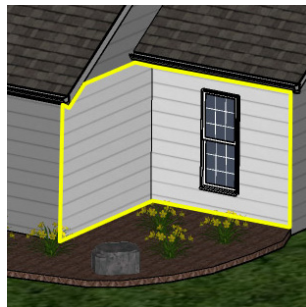
### UPGRADE WINDOWS

Replace your windows with ones with tempered glass, especially first floor windows on a multi-story home.



### EXTEND YOUR 0-5 ft. HOME IGNITION ZONE

If your home has angled exterior walls (re-entrant corners), extend your home ignition zone outward from these areas and pay special attention to keep out materials that could ignite. During a fire, the flow of air around this corner can create intense fire whirls that spread extreme heat and ignite walls.



### IF A FIRE IS APPROACHING

Monitor conditions and follow advice of local authorities. If ordered to evacuate, do so immediately and follow FEMA recommendations.



### THERE IS MORE TO THIS GUIDE!

This is an abbreviated version of the Wildfire Ready guide available on [DisasterSafety.org](https://www.DisasterSafety.org) or [wildfire-ready.com](https://www.wildfire-ready.com). Please view the guide online for the most recent edition and for additional details on how to protect your home from wildfire.

**Visit [MercuryInsurance.com/WildfireDiscounts](https://www.MercuryInsurance.com/WildfireDiscounts) to see if you qualify for a wildfire discount.**