

# Wildfire protection

begins **before** the first spark.



## Prevention is your best protection.

While wildfires can be a naturally occurring phenomenon, about 75% of them are caused by the carelessness of people.

But there are simple steps you can take to help protect your family and home. With some minor adjustments to your landscaping and home maintenance, fire damage can be minimized or even prevented.

## Expect our best when you need us most.

Should you need to file a claim, Universal North America® will be there to answer your call, assign an adjuster and meet with you promptly. You can rest assured that your most valuable asset is protected by a company with exceptional customer service and the financial security to keep its promises to you.

## Fire Safety Starts at Home.

Stay alert.

Closely watch grills and fireplaces when they are in use.

Install smoke detectors.

Test them and replace the batteries regularly.

Keep fire extinguishers handy.

Store one in the kitchen, the garage and on each floor.

Inspect them frequently.

Be visible.

Post your house number so it can easily be seen by emergency crews on the road.

Know the plan.

Select alternate escape routes and a safe place to meet up with family.

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# What to do – before wildfire season begins!

<p>Create a 30-foot safety zone.</p>	<ul style="list-style-type: none"> <li>Remove vines, shrubs and other landscaping from the sides of the house.</li> <li>Prune branches and shrubs within 15 feet of chimneys.</li> <li>Remove tree limbs within 15 feet of the ground.</li> <li>Stack firewood 100 feet away and uphill from any structure.</li> <li>Remove all combustibles or store them in approved safety containers.</li> <li>Keep the gas grill and propane tank at least 15 feet from any structure.</li> </ul>
<p>Keep up with yard work and maintenance.</p>	<ul style="list-style-type: none"> <li>Cut the lawn often, keeping the grass at a maximum of 2 inches.</li> <li>Clear leaves, brush, dead limbs and fallen trees.</li> <li>Ask the power company to clear branches from power lines.</li> <li>Replace bark and wood chip mulch.</li> <li>Remove debris from the gutters and under sun decks and porches.</li> </ul>
<p>Consider making some big changes.</p>	<ul style="list-style-type: none"> <li>Replace highly flammable vegetation such as pine, eucalyptus, junipers and fir trees.</li> <li>Enclose eaves and overhangs to reduce trapped heat.</li> <li>Cover house vents with wire mesh to keep embers and flaming debris out.</li> <li>Choose dual- or triple-pane thermal glass for your windows and sliding glass doors.</li> <li>Select non-combustible or fire-resistant roofing materials such as slate, clay or concrete tile.</li> <li>Use fire-resistant siding such as stucco, metal, brick, concrete or rock.</li> <li>Develop an external water supply such as a small pond, well or pool.</li> </ul>

# What to do – when a wildfire starts!

<p>Take immediate action.</p>	<ul style="list-style-type: none"> <li>Call 9-1-1.</li> <li>Evacuate children and the elderly.</li> <li>Turn off any natural gas, propane and fuel oil supplies at the source.</li> <li>Place valuables and pets inside the car.</li> </ul>
<p>Improve your defensibility.</p>	<ul style="list-style-type: none"> <li>Connect garden hoses.</li> <li>Fill pools, hot tubs and large containers with water.</li> <li>Close interior and exterior doors.</li> <li>Shut windows and window coverings.</li> <li>Turn on lights and leave a light on in every room.</li> </ul>



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