



Protected: Tidy yard, fire barriers...

Unprotected: Flammable debris, dead plants...

Protect Your House from a Wildfire

Overgrown trees and shrubs, piles of leaves and debris, and dry lawns can make your house vulnerable to a wildfire. You can prepare for a wildfire by taking the following precautions:

Keep Your Yard Tidy

- Mow your lawn regularly and dispose of cuttings and other flammable debris.
- Trim trees at least six feet off the ground and dispose of dead branches.
- Trim trees that touch the house and remove overhanging branches.
- Remove dead plants and other debris under decks and around your house.
- Remove dead leaves or other vegetation from your gutters.
- Water your plants and trees regularly. (Consider xeriscaping if you can't water regularly.)
- Don't store firewood or propane tanks near your house.

Create Fire Barriers

- Keep an area at least five feet wide around your house free of leaves, wood, and flammable debris.
- Consider building a cinder block wall around your yard as a barrier.
- Use gravel, rocks, or noncombustible plants in your landscaping to break up the grass, plants, and shrubs.
- Separate wooden fences from your house with a masonry or metal barrier.
- Use driveways or gravel walkways as barriers between your property and adjacent fields, greenbelts, or other houses.

When Adding New Landscape

- Choose plants and trees that will be easy to prune and maintain.
- Avoid planting pines, cedars, junipers, and other trees that produce waxes, oils, and resins.
- Use succulents and other drought-tolerant plants that have high moisture content.
- Plant trees that are open branching, such as oaks and maples, to help slow the spread of fire.
- Space trees at least 20 feet apart.
- Plant small trees and shrubs away from larger trees to avoid creating a ladder of vegetation that could lead a fire from the ground into trees.
- Avoid planting potentially large trees and shrubs under utility lines.
- Don't plant shrubs against your house. Use nonflammable mulches, such as rocks or gravel.
- Buy patio furniture, swing sets, and other outdoor items that are made of fire-resistant materials.

Protect Your House from a Wildfire



If you're building or remodeling, consider using these fire-resistant materials:

- Composition shingle, metal, clay, or cement tile for roofs.
- Cement, plaster, stucco, or masonry (concrete, stone or brick) for exterior walls.
- Double-paned or tempered glass windows
- Glass for skylights
- Metal screens to cover any openings in your house or deck
- Concrete patio or deck instead of wood



The National Fire Protection Association's Firewise Communities program encourages neighbors to work together to prevent losses. For more information, visit www.firewise.org/

Insurance Tips

- **Keep an inventory.** Fill out TDI's Home Inventory Checklist and either print, save to a disk, or email it to yourself. Also videotape or take pictures of each room and the exterior of your house or business to keep with your inventory.
- **Gather important documents.** If you evacuate your house, take important documents, such as health insurance cards; auto and home insurance policies; and an inventory of your possessions (including receipts and photos or videos). Your company might ask for these documents if you file a claim. Businesses should consider scanning important documents and finding alternative storage methods.
- **Know what your policy covers.** Make certain your homeowners or commercial property coverage is still in force and that it provides enough coverage to pay the full replacement cost of your property. Check your auto policy to see if you have comprehensive coverage "other than collision" that pays if a fire damages your car. Find out how much coverage you have for "additional living expenses" to cover lodging, food, and other expenses if you're forced to leave your house.
- **Know your policy limits.** Contact your agent and check the limits of your policies. For homeowners policies, ask about limits for contents and buildings. Your limits may be too low if replacement costs have risen because of new additions, improvements, or inflation.
- **Review your health coverage.** Find out if you'll be able to receive non-emergency care from out-of-network providers if you must temporarily move because of a fire. Also ask if you'll have to pay additional out-of-pocket costs.
- **If you rent your house or apartment, consider renters insurance to protect your personal property.** A landlord's insurance policy always covers the house or building, but does not typically cover the personal property of the building's tenants. If you rent an apartment, duplex, house, or townhouse, you may need renters insurance to protect your belongings.
- **Consider business interruption coverage.** Business interruption coverage compensates you for lost income and certain operating expenses if you are forced to vacate your business because of a loss covered in your policy.

For answers to general insurance questions or for information on filing an insurance-related complaint, call the **Consumer Help Line** between 8 a.m. and 5 p.m., Central time, Monday-Friday, or visit our website

1-800-252-3439
463-6515 in Austin
www.tdi.texas.gov

To report suspected arson or suspicious activity involving fires, call the State Fire Marshal's 24-hour **Arson Hot Line**

1-877-4FIRE45 (434-7345)