Insurance

# Understanding wildfires can help protect you and your home

With wildfire season upon us, it's important to know how to stay safe and protect your home. This means understanding how wildfires spread and what you can do to reduce your risk. Here are five ways to help keep your family and your home safe.

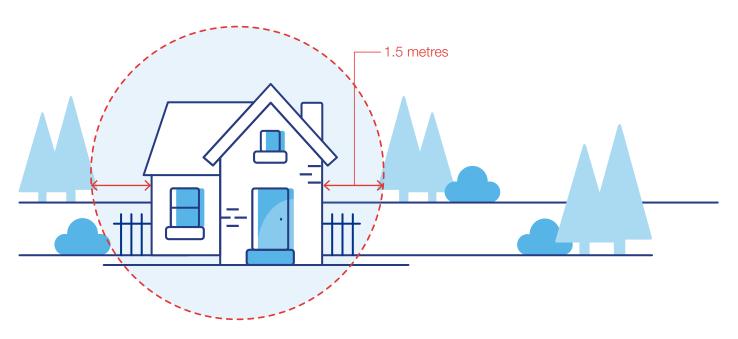
#### **Recognize your wildfire risk**

Is your home surrounded by trees, located near an overgrown field or woodlot, or at the top of a hill? These locations are most susceptible to wildland fires.

That said, even if you live in a residential community some distance away from a wooded area, you're not immune to the threat of a wildfire. Embers and sparks can blow from up to two kilometres.

## **Reduce** the materials around your home that help fires spread

90% of homes damaged or destroyed by wildland fire are caused by sparks and embers igniting materials around the home. Regular home maintenance can help minimize your fire risk. Clean pine needles and leaves out of gutters, sweep up leaves beneath decks, get rid of potentially flammable garbage, move woodpiles away from the home and remove flammable items from balconies and patios.



## Understand how wildfires spread

Wildfires can spread in different ways and at various speeds, depending on the material that has caught fire.

- Embers & sparks can blow from up to two kilometres away and ignite materials on or near your home.
- Extreme heat from a wildland fire up to 30 metres away can melt vinyl siding, cause a fire, and break windows.
- **Direct flames** can spread between homes by igniting other flammable objects in their path.
- Fire fuels can include trees woodpiles, structures, fences and even plants.
- Fire spreads quickly in dense forests. Tree-to-tree fires can blow sparks and embers onto trees or homes further away, creating multiple fires.
- Fire moves fastest uphill. The steeper the slope, the faster the fire will spread, putting homes at the top of hills at greatest risk.

### Know how to build a FireSmart property

FireSmart Canada is a national program designed to help Canadians increase their resilience wildfires. Their practical and science-based tips include simple actions that can help shore up your property against fire. Changes within 10 metres of your home will have the greatest impact.

- Build your home at least 10 metres back from the top of a hill.
- Surround the immediate zone around your home and deck with a 1.5 metre non-flammable surface.
- Cover roofs, exterior walls and balconies with flame-resistant materials.
- Plan FireSmart landscaping. Choose fire-resistant plants and space these out to increase your home's ability to withstand a fire.
- Plant trees at least three metres apart to guard against tree-to-tree fires and prune two metres from the ground to guard against fueling a fire on the ground.
- Choose deciduous trees over coniferous ones because they are less flammable.

Learn more: firesmartcanada.ca

#### Talk to your neighbours

It's essential for all community members to do their part to protect their residential community. Encourage your neighbours to do their part by safeguarding their property against fire. Turn thinning, pruning and watering common areas between houses and surrounding the neighbourhood into a communal activity, so these spots aren't susceptible to igniting.

A little proactive effort can go a long way in the face of a wildfire. So, put these tips into action to help keep your home and family safe.





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