

Californians Urged to Protect Property and Focus On Resilience

Insurance Industry Trade Groups Offer Tips at
Santa Rosa Junior College Venue

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Windsor, Calif., June 18, 2019—Making a few modifications either to your home or business now can safeguard them from wildfires, according to insurance experts who today held a news conference at Santa Rosa Junior College’s [Public Training Safety Center](#).

The Insurance Institute for Business & Home Safety (IBHS) recommends property owners take two key steps as 2019’s wildfire season approaches: maintain defensible space, or a “no-burn zone,” around a building’s perimeter and use wildfire-resistant building materials.

IBHS conducts extensive research on wildfires and the effects of traveling embers. Studies show up to 90 percent of homes destroyed by wildfire were ignited by embers landing on, or near, them.

“It’s all about the embers and making sure they have nothing combustible to land on,” said Daniel Gorham, P.E., wildfire researcher at IBHS. “It all comes down to maintenance and materials.”

Embers can fly for miles ahead of the wildfire front. If they get inside a home through vents or an open or broken window, or if they land on dead vegetation, dry wood, or common building materials near the home, they can ignite a new fire which can then consume that home and start a chain of fires within a neighborhood or community.

Residents are encouraged to take the following steps when protecting their home:

- **Examine Your Vents** – Upgrade the vents around your house to 1/8th inch metal mesh to resist the entry of embers into the home and its attic space.
- **Close Your Eaves** – If your home has open-eave construction, enclose open eaves.
- **Check Your Deck** – Remove debris and combustible material underneath your deck. Always maintain defensible space around your deck. If you are building a new deck, always use deck boards that are approved for use by California Office of the State Fire Marshal.
- Establish and maintain a 5-foot zone around your house where nothing that can ignite is allowed! **Defensible space** is a crucial defense against wildfire.

“Spending a modest amount of money now to prepare your home or business to withstand embers from wildfires can make all the difference when hot, dry, windy summer wildfires are the most extreme,” said Nicole Ganley, Senior Director at the American Property Casualty Insurance Association (APCIA).

“Financial preparedness is as important as making structural safeguards,” said Janet Ruiz, Director of Strategic Communication, Insurance Information Institute (I.I.I.). “We recommend homeowners and business owners review their insurance coverage to make sure they can adequately rebuild and replace their properties in the event of a catastrophic loss.”

The I.I.I. says property owners should discuss with their insurance professional three key issues:

- **Extended replacement cost coverage:** Pays a certain amount above the policy limit to replace a damaged home
- **Ordinance or law coverage:** Pays the extra expense of rebuilding to comply with building codes that did not exist when the structure was originally built
- **Inflation guard clause:** A provision added to a homeowners insurance policy that automatically adjusts the coverage limit on the dwelling each time the policy is renewed to reflect current construction costs

RELATED LINKS

- [Wildfire Resistance: Make the Right Choices](#)
- [IBHS 2019 Wildfire Demonstrations](#)
- [Facts & Statistics: Wildfire](#)
- Videos: [Building With Resilience In Wildfire-Prone States](#), [Create A Home Inventory](#), [Have An Annual Insurance Check-Up](#)

About APCA: Representing nearly 60 percent of the U.S. property casualty insurance market, the American Property Casualty Insurance Association (APCIA) promotes and protects the viability of private competition for the benefit of consumers and insurers. APCIA represents the broadest cross-section of home, auto, and business insurers of any national trade association. APCIA members represent all sizes, structures, and regions, protecting families, communities, and businesses in the U.S. and across the globe.

About IBHS: Severe weather disrupts lives, displaces families, and drives financial loss. IBHS delivers top-tier science and translates it into action so we can inform the insurance industry, prevent avoidable suffering, strengthen our homes and businesses, and support thriving communities. Learn more at www.IBHS.org.

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