

Wildfires move fast, change direction quickly and are hard to contain. And thousands burn across Canada each year, threatening lives and properties.

Wildfires are a real and present danger, especially if you live in a grassland or heavily forested area. **However, there are steps you can take to protect your family, your home and your business.**

Questions about insurance? Call us.

Insurance Bureau of Canada
Toll-free: 1-844-2ask-IBC
(1-844-227-5422)

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Insurance Bureau of Canada is the national trade association for Canada's private home, car and business insurers.

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The information provided in this brochure is intended for educational and informational purposes only. Please consult the appropriate qualified professional to determine if this information is applicable to your circumstances.

This information is accurate as of June 2022.

Wildfire Safety:

What You Need To Know

IBC
Insurance Bureau of Canada

Be prepared

Create an emergency preparedness plan with your household. Make sure each household member knows what to do in the event of a wildfire. Your plan should include possible exit routes from each room in your home and a safe place to meet if you're not at home and need to evacuate by different routes.

Assemble a 72-hour emergency supply kit. It should include water, non-perishable food, a battery-powered radio, a flashlight, extra batteries, a first-aid kit, sturdy shoes for each family member, identification, cash and the items that specific individuals require, such as prescription medication. For a complete list of emergency supplies, visit www.getprepared.ca.

Prepare your home with these tips from FireSmart Canada:

- Keep combustible materials 1.5 metres away from your house and deck.
- Store firewood at least 10 metres away from your house.
- Clean leaves and debris from any balconies, and your roof and eavestroughs.
- Keep your grass shorter than 10 centimetres and consider adding wildfire-resistant plants to your garden.
- Cover all external vents (except for the dryer vent) with a fireproof screen.
- Trim trees so that the branches are at least two metres from the ground.
- Apply the above fire-safe standards to all of the structures Apply the same fire-safe standards as you do for your home to all of the structures and outbuildings on your property.

Prepare a detailed home inventory. Taking stock of your possessions will prove invaluable if anything is damaged. (Making a video of your home and possessions and uploading it to the cloud can ensure that it's accessible in the event of a claim.) An easy-to-use home inventory form is available under the "Resources" tab on **www.ibc.ca**.

Stay informed about the weather. Dry, hot and windy weather increases the risk of wildfire. Pay attention to fire danger ratings to know the likelihood of a wildfire igniting in your region.



Are you covered?

Speak with your insurance representative to ensure you have appropriate coverage. Virtually every home insurance policy covers damage caused by fire, even if the fire begins on a neighbouring property.

Homeowners, condominium owners and tenants who are under an evacuation order or who are unable to live in their home as a result of insurable damage may be entitled to additional living expenses. Check with your insurance representative for details. Evacuation coverage is typically limited to specified number of days.

Damage to a vehicle from fire or water is usually covered if you have comprehensive or all-perils auto insurance. This coverage is not mandatory, so check your policy.

Do you have an insurance question?
Call your insurance representative, visit Insurance Bureau of Canada's (IBC's) website at www.ibc.ca, phone IBC's Consumer Information Centre at 1-844-2ask-IBC (1-844-227-5422) or tweet your question to @insurancebureau.

You can also direct questions to your IBC regional office:

- AskIBCWest@ibc.ca (Western & Pacific regions)
- ConsumerCentre@ibc.ca (Ontario)
- AtlanticCIC@ibc.ca (Atlantic region)