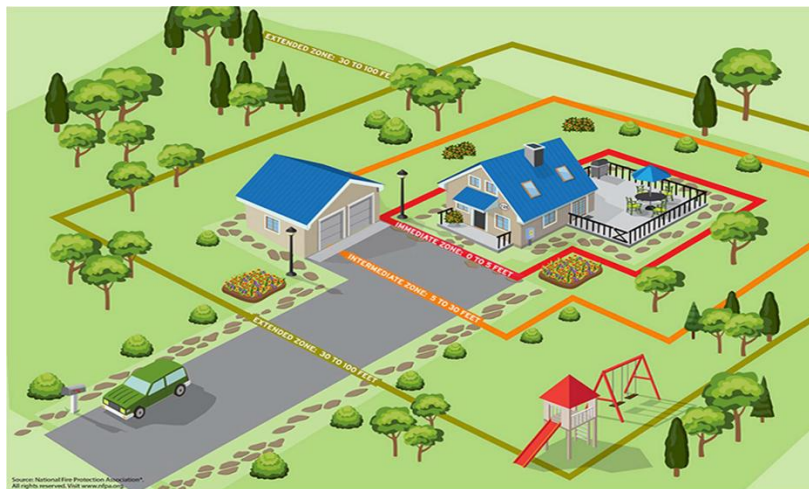


Every year, wildfires burn across the United States and there are things you can do to protect your family's safety, your home and your neighborhood.

Embers and small flames are the main ways the majority of homes ignite in wildfires. Embers can be carried more than a mile through the wind and can cause spot fires and ignite homes or objects near your home.

Below are recommendations to help protect your home to withstand ember impacts, and reduce the risk of fires.

The area around your home can be divided into three zones the immediate zone 0-5 feet from your home, the intermediate zone 5-30 feet from your home and the extended zone 30-200 feet from your home. When Allstate's inspection team conducts a brush inspection, they focus on these three zones.



Protecting the immediate zone (0-5 feet from home)

We recommend you start with the house and then move into the landscaping section.

Clean roofs and gutters of dead leaves, debris and pine needles that could catch embers.

Replace or repair any loose or missing shingles or roof tiles to prevent ember penetration.

Reduce embers that could pass through vents in the eaves by installing 1/8-inch metal mesh screening.

Clean debris from exterior attic vents and install 1/8-inch metal mesh screening to reduce embers.

Repair or replace damaged or loose window screens and any broken windows, and screen or

box-in areas below patios and decks with wire mesh to prevent debris and combustible materials from accumulating.

Move any flammable material away from wall exteriors such as mulch, flammable plants, leaves and needles, firewood piles and anything that can burn. Remove anything stored underneath decks or porches

Our inspection team is also looking at these specific items:

- o Tree branches within 10 feet of the home or overhanging the chimney and roof
- o Do vents have metal screens and does the lowest six inches of the home exterior that meets the ground have non-combustible material (eg. brick, stone, veneer, cement, stucco, or metal)?
- o Do wood decks and walkways touching combustible material (eg. wood siding, vinyl siding) have flashing?
- o Are decks sitting less than four feet off the ground enclosed with fire-resistant materials, and clear of any flammable material underneath?
- o Does a wood or vinyl fence have flashing between the fence and the combustible siding?
- o Is there combustible mulch products, woodpiles, or combustible playsets, pet houses or sheds?

Protecting the intermediate zone

For landscaping/hardscaping, employing careful landscaping or creating breaks can help decrease fire behavior.

Clear vegetation from under large stationary propane tanks.

Create fuel breaks with driveways, walkways/paths, patios, and decks.

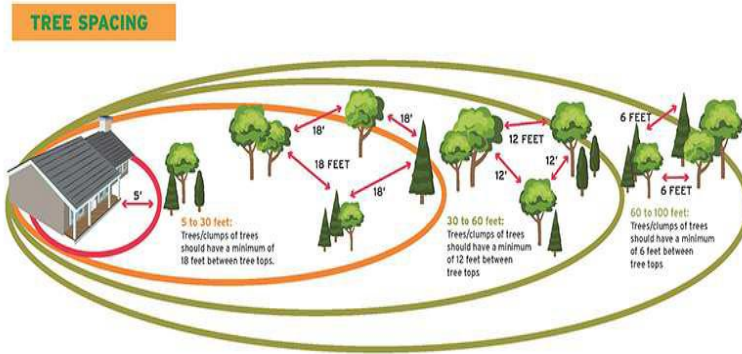
Keep lawns and native grasses mowed to a height of four inches.

Remove ladder fuels (vegetation under trees) so a surface fire cannot reach the crowns. Prune trees up to six to ten feet from the ground; for shorter trees do not exceed 1/3 of the overall tree height.

Space trees to have a minimum of eighteen feet between crowns with the distance increasing with the percentage of slope.

Tree placement should be planned to ensure the mature canopy is no closer than ten feet to the edge of the structure.

Trees and shrubs in this zone should be limited to small clusters of a few each to break up the continuity of the vegetation across the landscape.



Within this 5–30-foot zone our inspection team is also looking at these specific items:

- o Are trees pruned up at least 6 feet from the ground or 1/3 the height of the tree?
- o Do tree crowns/canopy and shrubs have appropriate spacing?
- o Are there structures/outbuildings built with combustible material at least 10 feet away from the home or deck, have a five-foot non-combustible zone around each structure, and have a minimum of six inches of non-combustible material at the base of the structure?
- o If there are multiple structures, such as a shed and playset are they at least 10 feet apart?
- o Are there more than three of these structures within 30 feet of the dwelling?

Protecting the extended zone

The goal is for landscaping to interrupt the fire's path and keep flames smaller and on the ground.

Dispose of heavy accumulations of ground litter/debris.

Remove dead plant and tree material.

Remove small conifers growing between mature trees.

Remove vegetation adjacent to storage sheds or other outbuildings within this area.

Trees 30 to 60 feet from the home should have at least 12 feet between canopy tops.

Trees 60 to 100 feet from the home should have at least 6 feet between the canopy tops.

Within this 30–200-foot zone our inspection team is also looking at these specific items:

- o Do tree crowns/canopy and any shrubs have appropriate spacing?
- o Are trees 18 feet or taller pruned up at least 6 feet from the ground and trees less than 18 feet pruned at least 1/3 the height of the tree?

The inspection team is also looking at these items:

- o Is there an accumulation of leaves, needles, or other flammable debris on the property including the roof, gutters, porches, decks, and stairways?
- o Do liquid gas tanks larger than 20lb grilling tanks have at least 10 feet of clearance from combustible material or any structure?
- o Are there wood piles at least 30 feet from any structure with at least 10 feet of clearance from combustible material or any structure?
- o Are there dead trees or dead vegetation within 100 feet of the home?
- o Are there unmaintained native grasses longer than 6 inches within 100 feet of the home?

If you'd like to read more about educational resources, go to:

Wildfire Inspections | Allstate

Insurance Institute for Business & Home Safety (IBHS)

Thank you for taking steps to protect your home from wildfires. To learn more about preparing your home,

reducing your wildfire risk and keeping adequate coverage, contact me.