

WILDFIRE PREPAREDNESS AND SUPPORT

Taking preventive measures now to keep your family safe, and doing what you can to protect your home and possessions, can save lives and help to rebuild them.

Protect your home and possessions

You may feel that there is little that can be done if a wildfire reaches your home, but there are some fire-wise things that can give your property a better chance of remaining intact:

- Clear away debris, shrubs, wood, or other fuel sources surrounding your house.
- Do not store propane or gas tanks or firewood piles under your deck or close to your home.
- Prepare a home inventory list, and store it in a fire-proof safe or safety deposit box where you can easily access it. Don't have the time for a lengthy list? Go from room to room with your smartphone, camera, or video camera and upload your pictures or videos to the cloud or a safe location outside of your home.

Make a fire evacuation plan

If a wildfire is threatening your home, you may have at most an hour (or less) to evacuate. You can make a plan in advance while level heads prevail.

- Talk to family members about exit routes from your home.
- Ensure family members have a safe exit from less accessible rooms - keep a rope ladder handy for high window or rooftop escapes.
- Establish a meeting place outside and away from the house where you can account for each family member.
- Hold a drill to make sure everyone knows what to do.
- Have an emergency supply kit packed and ready with non-perishable food (for pets, too, if you have any), water, medications, important documents, a spare set of keys, cash, flashlight and a first-aid kit.
- Make sure you always have a full tank of gas – there may not be time to fill it, gas may be unavailable.

During a wildfire

- Evacuation orders will often be swift and accurate for affected areas. Be prepared to leave immediately.
- If you are trapped, call 911 and provide your location. Turn on all lights to help signal your location to rescue services.
- Shut down building air intakes and turn off unnecessary utilities, if possible.

Know your insurance policy – before you need to make a claim

Most home insurance policies include evacuation coverage and fire damage to your home and possessions, which is a comfort in itself. But there are many variables and every policy is different. Make sure that you have the coverage you need.

- Know your living expenses limit and determine if you will have enough coverage to last for a long time.
- Make sure your policy covers your home against smoke damage or damage caused by firefighters in an effort to put out the flames.
- Does your policy cover the guaranteed replacement cost (GRC) to rebuild? If your policy doesn't feature GRC (as may be the case for specialty constructed dwellings like log homes), you may find that the value specified in your policy doesn't cover the actual cost to replace your home using the same materials in today's market.

Ask your Western Coast Advisor on what protection your policy offers.

Need to Make a Claim? We're here for you.

Our dedicated teams are ready to assist you. If you have a question about your policy or need to submit a claim, please contact us info@westerncoast.ca or toll-free at 1-888-517-717 during regular business hours.

Emergency Claims Service is also available to provide support for after-hours emergency situations. Our on-call claims team can be reached by calling 1-888-517-7171