

## News Release

### **Fireman's Fund Says Embers Are Your Enemy During a Wildfire**

*Prevent embers from finding the weak link in your home*

NOVATO, Calif., (May 17, 2010) – CAL FIRE estimates that 80 percent of the homes lost to wildfires could have been saved if their owners had followed a few simple fire-safe practices. Fireman's Fund Insurance Company sends risk service consultants to customers' homes to assess and recommend measures to safeguard a home from wildfire.

"Embers from a wildfire will find the weak link in your home's outer envelope," said Dan Cuccia, catastrophe director at Fireman's Fund. "Every improvement you make should increase your home's safety and survival during a wildfire."

A home within one mile of a natural area is in the Ember Zone per the International Association of Fire Chiefs. Wind-driven embers can attack a home and destroy homes or neighborhoods far from the actual flame front of the wildfire.

Fireman's Fund risk service consultants recommend measures that can be taken to safeguard a home from wildfire and prevent embers from entering a home:

- Roof – the most vulnerable part of the home because it can easily catch fire from wind-blown embers. Wood-shake or shingle roofs are high risk. Use fire-resistant materials such as composition, metal or tile. Block spaces between roof decking and covering to prevent ember intrusion. Cap open spaces in tile roofing.
- Vents – openings should be covered with 1/8 inch or smaller metal mesh and attic vents in eaves or cornices should be baffled (metal mesh isn't sufficient).
- Windows – dual-paned windows with the exterior pane of tempered glass reduce the chance of breakage in a fire. Limit the size and number of windows facing large areas of vegetation.
- Walls, Fencing, Decking, Doors – build or remodel with fire-resistant and non-combustible materials.
- Decks/Balconies – enclose the underside with fire-resistant materials to prevent embers from blowing underneath. Keep deck clear of combustible items.
- Boxed In Eaves – box in eaves with non-combustible materials to prevent accumulation of embers.
- Chimney- cover with a non-flammable screen of ¼ inch wire mesh or smaller. Keep tree branches at least 10 feet away.

Fireman's Fund is an active member of The Institute for Business & Home Safety (IBHS) where they support disaster preparedness including in the wildland urban interface. Fireman's Fund also works with The International Association of Fire Chiefs (IAFC) to support America's fire service including providing information to reduce the threat and impact of wildland fires along with other public safety initiatives.

"We are very pleased to be working with Fireman's Fund on wildfire protection efforts," said Julie Rochman, CEO & President, IBHS. "Wildfires are called 'wild' for a reason: they are often uncontrollable. However, people can help control how their home will respond to an attack by flames or embers. Homeowners should work to minimize damage and loss from wildfires by preparing ahead of time. Losses can be significantly reduced with some simple and often low- or no-cost property maintenance and vegetation controls, as well as building material and design improvements."

"Fireman's Fund continues to be a good partner with the fire service in the wildland urban interface," said Bob Roper, Fire Chief of Ventura County, CA and Chair of the IAFC's Wildland Fire Policy Committee. "By taking some of the simple steps outlined above, homeowners can better prepare their property against a wildland fire. Additionally, by taking their personal responsibility seriously, they can help the emergency responders operate safely and be more effective as they protect the people and property of their community."

### **About Fireman's Fund®**

Fireman's Fund Insurance Company is a premier property and casualty insurance company providing personal and commercial insurance products nationwide. It is rated 'AA-' by Standard & Poor's Rating Services as of November 9, 2009. Fireman's Fund is a member of the Allianz Group, the world's largest provider of property and casualty insurance. For additional information, visit [www.firemansfund.com](http://www.firemansfund.com), [www.facebook.com/SupportingFirefighters](http://www.facebook.com/SupportingFirefighters)

This article provides general information and procedures that may apply to many residences; however, it is not a comprehensive treatise on the subject, nor a "turnkey" plan to be implemented. Consult with specialists to determine how best this information may guide you to specific plans for your residence. All recommendations described in this checklist are generic and not specific to your unique residence.

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