

Gardening and Hardening



After a homeowner was dropped, they asked their local fire department for help making their home more fire safe. The fire department gave the homeowner recommendations and a form to show their insurance company. UP rode along on the inspection.

We think your insurance company should help and reward you for taking steps to make your property less likely to be damaged or destroyed in a wildfire. We are [working hard](#) to make that happen.

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This is the official start of wildfire season, and now is a great time to do what you can to harden your home or business. We know more about fire behavior than ever before, and one piece of good news is there are some fairly simple and inexpensive ways you can reduce wildfire risk.

You can improve firefighters' chances of saving your property by removing bushes, branches and trees that are "ignition sources" during a fire. You can "harden" it by installing screens on openings in roofs, siding and under eaves to keep flying embers from getting in. [You can replace flammable roof and siding materials.](#)

At least one insurer, USAA, gives discounts to customers whose community participates in a national Firewise program and UP is working to increase that number. You can help your community become or stay [Firewise](#).

If you do these things, you should be able to find affordable, decent quality insurance on your property and know you've done your part to reduce risk.