

Private Client Wildfire Protection

[Recent media coverage](#) has spotlighted the handful of insurance companies that offer “[private fire protection](#)” to clients who can afford the cost. [AIG](#) was the first on the block and several others have followed suit. The recent North Bay wildfires will generate new data on how effective this special protection was in saving the homes of those who had this coverage.

What does protection get you? Your insurer may dispatch staff to the affected area. If access is permitted, they will visit their customers’ properties and remove combustibles, when necessary apply Phos-Chek for perimeter protection and/or Class A foam or Thermo-Gel for structure and landscaping protection. Phos-Chek® is a long-term fire retardant made of the same material used by government agencies to fight fires.

What do I think?

- Innovations in making homes resistant to wildfires should ideally be available to all homeowners
- Wildfires typically happen in areas with narrow single-lane roads, private fire trucks should never be permitted to impede public fire trucks on those narrow roads
- Money buys access to superior services in many facets of American life, from medical services to seats on an airplane, etc.

What do others think?

- <http://www.ktvu.com/news/cadillac-fire-protection-private-firefighters-give-extra-protection-to-the-wealthy-in-wine-country>