

Wildfire Season is Here - Get Prepared!



June 9, 2023 ~ Keeping Your Home Protected When Insurance Options are Limited and Expensive



Subscribed

Like



Share



Summertime and the living is easy...except that wildfire season's starting and the leading insurer just announced they're not selling new policies in California.

UP has been busier than ever getting useful tips out to residents of wildfire-vulnerable regions on [reducing risk](#), [being prepared](#) and [keeping assets insured](#). The new normal for many households is having to shop and pay more attention (and money) for property insurance. UP is staying on top of the challenging marketplace and [offering new guidance](#) to help homeowners make do.

We are tapping leading experts for our [free shopping help webinars](#), speaking up for consumers in the media (including the [NY Times](#), [Wall Street Journal](#) and [Washington Post](#)), coordinating with the CA Department of Insurance to [brief agents and brokers](#), and participating in community events to give people the straight scoop and up-to-date guidance.

Every resident of a brush-heavy suburban or rural area should be pro-actively reducing wildfire risk and participating in community risk reduction efforts. This is critical to getting the

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source: <https://uphelp.org/wildfire-season-is-here-get-prepared/> Date: November 21, 2024



insurance situation under control.

Visit UP's new [WRAP Resource Center](#) to learn what you can do and how to access help in your county. "WRAP" stands for Wildfire Risk Reduction & Asset Protection ~ our initiative aimed at helping property owners deal with California's regional home insurance crisis and getting insurers to reward mitigation through discounts, renewals and new policy sales. We're grateful to the [Governor's Office of Emergency Services](#) for helping fund this resource, and to the [Rose Foundation](#) for helping us reach vulnerable populations.

Now is the time to pitch in. Your community should strive to be [Firewise](#) and have a [Fire Safe Council](#). You and your neighbors need to be in a preparedness state of mind. Let's do this!

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source: <https://uphelp.org/wildfire-season-is-here-get-prepared/> Date: November 21, 2024

BEFORE A WILDFIRE



Sign up for emergency alerts from your county.



Learn what your evacuation zone is for where you live and work so you know when to leave wherever you are. Get a map for your evacuation zone and main way out, plus other ways out in case roads are closed or conditions change.



Plan rides to get loved ones to safety. Decide where you will meet to find each other. Keep enough gas in your vehicle to evacuate.



Prepare for long power outages, especially for medical or assistive devices that use electricity and refrigerated medicines.



Keep phones, devices, and backup batteries charged. Have a battery-powered radio for emergency updates.



Have a Go Bag packed and other items ready to grab, especially things for babies, older adults, and any pets.



If possible, make plans to stay with friends or family should you have to evacuate.



Pay attention to an Evacuation Warning. This means there is a serious threat. Get ready or go now if people or animals need time.

DURING A WILDFIRE



Stay alert and keep informed by checking reliable sources of information.



Even if a fire seems a safe distance away, consider leaving early. Allow extra time for children, older adults, and people with disabilities. Crate pets and load livestock for a quick exit.



When there is smoke, stay indoors as much as possible. If outdoors, wear a mask that will help protect you from smoke. If embers are flying, wear long sleeves, pants, heavy shoes, and cap.



Go to safety immediately when officials say you must leave. An Evacuation Order means you must leave — your life is in danger.



Check with neighbors to ask for, or offer, a ride.



Dial 2-1-1 if you need to find exit routes and safe shelter. Know that public disaster shelters are free and no one can ask you for ID. But some may better serve people with disabilities or pets.



If trapped by fire, call 9-1-1 and give your location. Turn on lights at home to help rescuers find you or headlights and emergency flashers if in your car. Be aware conditions may mean that help may not come quickly or may not come at all if it is impossible to reach you.

AFTER A WILDFIRE



Get first aid quickly for anyone with injuries. Help children and older adults get to safety.



Check in with family, friends, and neighbors. Send text messages or use social media.



Stay out of fire zones until officials say it is safe to return. If you can't go home, dial 2-1-1 to find free and safe shelter.



Stay away from burned areas for your health and safety. If it rains, watch for mudslides in burn areas.



Beware of falling trees and damaged structures. Watch for hidden embers in trees and structures and for "hot spots" on the ground. If you can return home, carefully check anywhere in and around your home that was exposed to embers.



Don't go near ash and debris from structures that have burned. It can include toxic and hazardous materials.



Sign right-of-entry papers for your local government so cleanup crews can remove debris from your property.



Visit an available local assistance center to get help and recovery services. All are welcome.