

CHUBB®

Personal Risk Services

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# Wildfire Defense Services

Chubb is here to help you stay a step ahead of wildfires



## Contents

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Program Overview	2
Many Convenient Ways to Enroll	3
Before Wildfire Season (Year-Round Service)	3
As a Wildfire Approaches	3
During a Wildfire Event	4
After the Threat Has Passed	4
Program Frequently Asked Questions	6
Wildfire Preparedness Tips	12
What to Do Before, During, and After a Wildfire	12
Creating Defensible Space	14
Protecting Your Art and Valuables from Wildfire Damage	16
Evacuation Checklist	18



# Program Overview

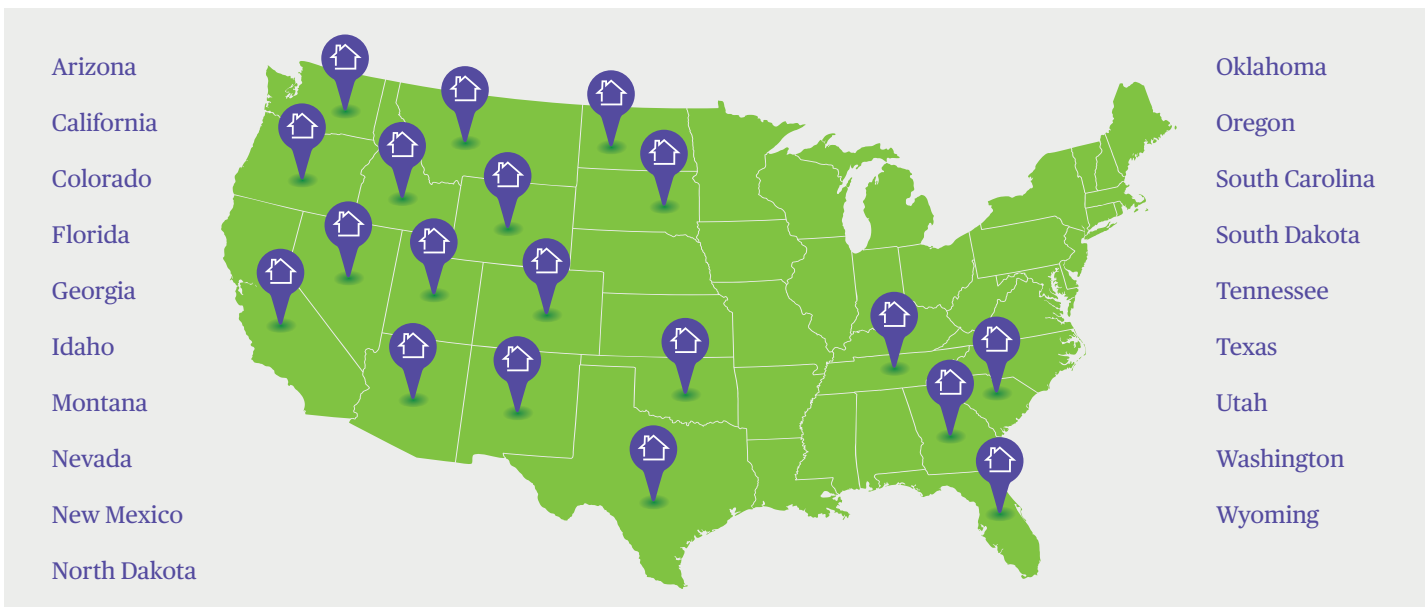


The cozy study with the perfect chairs for cuddling up with a great book. The antique dining table passed down for one-of-a-kind family meals. The loft turned game room where one ping-pong game always turns into two more. We know that your home is more than just the spaces that fills it up—it's the time you've spent and memories you've built in those spaces.

That's why we do more to help protect all the things that make your home yours. One of the ways we pledge to exceed your expectations is through our partnership with Wildfire Defense Systems, Inc. (WDS). They can help protect your family, home, and property with proven wildfire management techniques that have helped save our clients from heartbreak at no additional charge.

As a leading wildfire management organization, WDS offers the expertise of fire professionals with over 35 years of wildfire experience, including fire management experience with federal and state agencies. In partnering with WDS, Chubb can bring you valuable protection before, during, and after a wildfire. Enrolling in Chubb's Wildfire Defense Services means you can receive monitoring, prevention, and mitigation services to help keep your family and home protected from the potentially devastating effects of wildfires.

Available to clients with single-family dwellings in these states:



“The California wildfires have become a consistent and threatening part of life for many of our insureds, and knowing that they have Chubb’s comprehensive Wildfire Defense Service provides them with an additional layer of security, information, and protection during these difficult and trying times.”

Susan,  
*Epic Brokers*

### Many Convenient Ways to Enroll

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Chubb Wildfire Defense Services is offered at no additional charge to eligible clients—all you have to do is enroll using any of these convenient ways:

- Enrolling directly from the Catastrophe Services Center available through the Chubb Mobile app.
- Visiting the Catastrophe Services Center on the Chubb Client Portal, using your unique client login.
- Visiting [www.chubb.com/wildfire](http://www.chubb.com/wildfire) and completing the online [Wildfire Defense Enrollment DocuSign Authorization Form](#).
- [Downloading](#), and printing the Wildfire Defense Enrollment Authorization Form, and emailing to [wildfiredefenseenrollment@chubb.com](mailto:wildfiredefenseenrollment@chubb.com) or mailing to the address below:

Chubb Personal Risk Services  
Attention: Wildfire Defense Services  
P.O. Box 1600  
202 Hall’s Mill Road  
Whitehouse Station, NJ 08889

### Before Wildfire Season (Year-Round Service)

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A Chubb Risk Consultant can provide a personalized wildfire hazard assessment (available upon request), with specific recommendations for how to help protect your home in the event of a wildfire. Some ways they can help include:

- Recommending ways to reduce the fuel around your home that may feed a wildfire (e.g., combustible materials like woodpiles or grass welcome mats)
- Identifying other protective measures, like installing water tanks, pumps, or sprinkler systems that can be used in the event of a wildfire

### As a Wildfire Approaches

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Because wildfire conditions can evolve rapidly, we use state-of-the-art tracking technology to help us understand how and where the fire will likely spread. If a wildfire is approaching your area, Chubb may take one or more precautionary measures, such as helping you and your family prepare for an evacuation or arranging temporary living accommodations for you, your family, and any family pets.

As a Chubb client, you also have access to the Chubb Mobile app, which now includes a new Catastrophe Tracker feature. From the Catastrophe Tracker, you can:

- View an interactive map of your Chubb properties with real-time updates on wildfire footprints—so while we’re closely tracking the risk, you can too. The Catastrophe Tracker also provides status information for other natural events such as hurricanes and earthquakes.
- Check your eligibility and enrollment status for Wildfire Defense Services and Property Manager. Your eligible locations will have a link to enroll or update current enrollments. If you have any questions about your enrollment eligibility, you can always contact your agent or broker.
- Access helpful links for extreme weather, natural events preparedness, and checklists.

To access the Catastrophe Tracker, as well as all our other Chubb tools and services, download the Chubb Mobile app today, available from the [Apple Store](#) and [Google Play](#).



“WDS has always been there for our clients to give them peace of mind by knowing their insurance company is working to protect them.”

Michelle,  
*Mountain West Insurance*

#### **During a Wildfire Event**

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We know that living through a wildfire event can bring stress, fear, and panic. But with Chubb Wildfire Defense Services, you are never alone. In addition to staying in close contact with you to provide updates on the status of your property, Chubb Wildfire Defense Services will determine the right actions to help keep your home safe based on our rigorous threat evaluation, and ongoing tracking. Some steps Chubb and our representatives may deem necessary include:

- Sending certified professional firefighters to your home
- Removing combustible materials from around your home
- Setting up a perimeter sprinkler system, or spraying your home with a heat-absorbing fire-blocking gel (an ecologically safe, 98% water solution), or spraying the surrounding property vegetation with an ecologically safe fire-retardant

#### **After the Threat Has Passed**

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Our comprehensive wildfire support extends beyond just supporting you when the threat is present. Even after the active threat has passed, Chubb and our representatives will continue to be by your side, including:

- Cleaning up any equipment left on your property and removing fire-blocking gel from your home
- Reimbursing you for eligible out-of-pocket expenses incurred while you and your family were temporarily living away from home
- Guiding you through any claims if your home or property experienced damage

This is a comprehensive service  
to help monitor, alert, and  
protect your home



# Program Frequently Asked Questions



Chubb Wildfire Defense Services is provided to eligible policyholders at **no additional charge**

## **What is Chubb Wildfire Defense Services?**

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Eligible homeowner policyholders have the option to enroll in Chubb Wildfire Defense Services, which can automatically deploy fire management professionals to help protect your home and avoid out-of-pocket expenses in the event of a wildfire. This is a comprehensive service to help monitor, alert, and protect your home before, during, and after a wildfire.

## **How do I know if I'm eligible to enroll in Chubb Wildfire Defense Services?**

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Enrollment in Chubb Wildfire Defense Services is available to homeowner policyholders in many U.S. states (refer to [page 2](#) for a full list of states). To easily see the eligibility status of any of your properties, log on to the Client Portal or the Chubb Mobile app and visit the Catastrophe Services Center, or simply reach out to your agent or broker for more information. Some properties like condominiums, cooperatives, townhouses, and rental properties are not eligible for this service.

## **How do I activate my enrollment?**

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If your property is eligible for this service, you can activate your enrollment in just a couple of clicks—by logging on to the Client Portal at [www.chubb.com/welcome](http://www.chubb.com/welcome) or by downloading the Chubb Mobile app from the [Apple Store](#) and [Google Play](#). For more enrollment options, [visit www.chubb.com/wildfire](http://www.chubb.com/wildfire).

We strongly recommend enrolling any eligible properties as quickly as possible. Taking a proactive step like this can help keep your home protected against wildfire damage.

## **What is the cost of enrolling in Chubb Wildfire Defense Services?**

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**Nothing!** Chubb Wildfire Defense Services is provided to eligible policyholders at no additional charge.

## **Why do I need to activate my enrollment?**

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While this offering is provided at no additional cost, you must first activate your enrollment to receive these services.

Activation authorizes Chubb's service provider to respond to the property and gives Chubb permission to send representatives to take preventative action on your home. This authorization also allows Chubb to contact you during a wildfire event to keep you up to date and provide status updates on your property. Importantly, this authorization only allows access to the property in the event of a wildfire. It does not permit entry to the property at any other time.



We utilize state-of-the-art wildfire-tracking technology to help forecast how and where the fire will spread

### **What are the advantages of Wildfire Defense Services compared to Wildfire Defense Coverage?**

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**Wildfire Defense Services:** Enrolling in Wildfire Defense Services means that you can typically avoid paying out-of-pocket expenses that come with hiring your own service provider. This service becomes available when a wildfire is within three miles of a residence, when a civil authority initiates an evacuation order as a result of an approaching wildfire, or when Chubb deems it appropriate to deploy the service because of an encroaching wildfire. So, while your property may be in close proximity to the fire, your property may not be directly threatened based on the direction the fire is burning. However, wildfire conditions can change rapidly, so please follow your local agencies' directives and evacuate immediately if instructed. And if your home does become threatened, Chubb will make every effort to respond. Furthermore, if representatives are deployed to your home during a wildfire, Chubb is billed directly. This approach can save you time and money in the event of an emergency.

**Wildfire Defense Coverage:** With Wildfire Defense Coverage, which is included in some homeowners policies, during a wildfire threat, you can choose your own wildfire defense service provider as an alternative option. You then would be required to submit a claim to be reimbursed for the out-of-pocket expenses up to the policy sublimit, which varies by state and policy type. Please see your policy for specific coverage details, and talk to your agent or broker for more information about this coverage.

### **Who does Chubb use as its fire management service provider?**

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We partnered with Wildfire Defense Systems, Inc. (WDS), one of the most experienced companies in the wildfire fighting industry. WDS employees are certified fire professionals with years of experience working with local municipalities and state and federal agencies. And if WDS's experience doesn't speak for itself, WDS is also pre-qualified by Chubb, so you can feel secure knowing that a quality, experienced, and trustworthy partner will be by your side.

### **How does Chubb Wildfire Defense Services coordinate with other emergency response services in my area?**

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Importantly, while Chubb Wildfire Defense Services is an additional layer of protection for your home, our services do not replace the emergency services provided by your local municipality, state, or federal responders. Chubb representatives work together with local fire response teams to maximize effectiveness, following the Incident Command that has been established to make sure all fire-response efforts are coordinated.

### **Will Chubb contact me during a wildfire event?**

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We utilize state-of-the-art wildfire-tracking technology to help forecast how and where the fire will spread. Once you enroll, you may receive a recorded message or other communication alerting you that our service provider is monitoring a specific threat in your area or responding to risk locations near your property.



If your property is in imminent danger, we will reach out to provide updates on the status of the threat. If we are unable to reach you, we will reach out to your designated representatives. To keep us up to date on how to best reach you, be sure to provide detailed contact information when you enroll, and remember to update that information under the Catastrophe Services Center section of the Client Portal or Chubb Mobile app should anything change. You can also call our Customer Care Team at (866) 324-8222 (Option 2) or email [wildfiredefenseenrollment@chubb.com](mailto:wildfiredefenseenrollment@chubb.com) with the updated contact information, along with your policy number and the property address, and a Chubb associate will update your contact information for you.

### **Is this service guaranteed to save my home?**

Chubb, together with our partners and representatives, will make every reasonable effort to help protect your enrolled home(s) from threatening wildfires. Our past efforts have been extremely successful, saving our clients millions of dollars in property damage.

However, there is no guarantee that our actions can prevent damage to your home. There may be instances when Chubb will not be able to provide defense services, such as when conditions become too dangerous for wildfire fighters to enter the area. Your Chubb homeowner's policy would respond to any covered loss in this situation.

### **What if I have been ordered to evacuate my home?**

The safety of you and your family is the highest priority. Follow any evacuation orders issued by your local municipality. If the threat of wildfire is imminent, you should evacuate immediately.





The gel is safe for homes and the environment; it is approximately **98%** water

### **What preventative actions might be taken at my property in the event of a wildfire?**

WDS may take several precautionary measures to help protect your home and property when you are enrolled in Chubb Wildfire Defense Services. For example:

- Creating temporary water lines by laying out sprinklers around the perimeter of your home.
- Moving any combustible articles, such as grass welcome mats, patio furniture, or dead or dying tree limbs on the property to reduce the potential for fires started by airborne embers.
- And, if the threat of wildfire becomes imminent, as a last resort, they may apply a thin protective fire-blocking gel barrier to your home. If you would prefer to not have your home or landscaping sprayed by the fire-retardant, you have the option to make this request in the special notes section of your enrollment authorization.

### **What is a protective fire-blocking gel barrier, and how is it used?**

The protective gel is an industry-leading, fire-preventing, and heat-absorbing fire-blocking gel that WDS may use to help protect your home and property. The gel particles adhere directly to the smooth surfaces of your house and quickly extinguish any flames or burning materials that touch the barrier.

By creating a gelled water barrier, this technique effectively helps protect a home or structure for several hours and may prevent internal combustion. It can even be rehydrated to extend effectiveness, as needed. Importantly, because it is not always the ideal solution, a protective gel is often used as the last line of defense.

### **How is the protective gel removed?**

Once the wildfire threat has passed, WDS will safely remove the gel, typically using a light washing process with water. The gel is safe for homes and the environment; it is approximately 98% water and is safe for all types of trees and vegetation.



Clients may contact Chubb at **1.877.60CHUBB (1.877.602.4822)** and choose the “Wildfire Services” option for details on wildfire conditions

#### **What if I don’t want my home or property sprayed with the protective gel barrier?**

We understand your concerns and can assure you that this is an action taken as a last resort. Many times, the protective actions and risk management techniques that would be completed before the decision to spray the protective gel barrier are enough. However, the gel is safe for homes and the environment, as it is made of approximately 98% water and can be used on all types of trees and vegetation. If you still would prefer that the protective gel barrier not be used on your home and property, you can note this request in the special notes section during the enrollment process. We can accommodate your request not to spray the home or property.

#### **What if I have a locked gate around my property or live in a gated community?**

In the event of a wildfire that threatens your property, the Customer Care Team will attempt to contact enrolled policyholder(s) to obtain the necessary security codes or information to access the property. This is another reason why we encourage you to provide detailed contact information, including several points of contact, when you enroll in this service.

#### **Who do I contact for more information during a wildfire event?**

Clients may contact Chubb at 1.877.60CHUBB (1.877.602.4822) and choose the “Wildfire Services” option for details on wildfire conditions in your area or to speak to a Chubb Customer Care Team member.

#### **Does my homeowner’s insurance policy include coverage for wildfire defense?**

In western U.S. states, most Chubb homeowner’s policies, including Masterpiece, Texas Platinum, and Platinum Portfolio, automatically provide coverage to help protect your home from wildfire. This covers reasonable expenses, up to a sublimit, to defend the insured home and property from a wildfire with no deductible. Please see your policy for specific coverage details. The coverage is triggered when a wildfire is within three miles of a covered property or a civil authority initiates an evacuation order affecting the covered property as a result of an approaching wildfire.

#### **Are other special offers available to Chubb clients to help protect my home from damage?**

Yes! The Benefits & Offers section of the [Chubb Client Portal](#) (login required) includes many value-added services that are available on demand and tailored to the needs of our clients. Every service is either complimentary or discounted, and part of a category of amenities that is important to our clients, such as specialized wildfire home fortification products and services.

If there is an active wildfire threat,  
above all else, make sure you and  
your family stay safe.



# Wildfire Preparedness Tips

You may be the first one to spot a “hot spot,” so call **911** immediately if you see a fire

## What to Do Before, During, and After a Wildfire

It can be hard to know how to prepare for the unexpected. So, we’ve compiled tips and precautions you can take even before there is an active threat, as well as actions to consider if there is a wildfire approaching.

If there is an active wildfire threat, above all else, make sure you and your family stay safe. That means always following the guidance of emergency officials and knowing that if your property suffers a covered loss, Chubb will be with you every step of the way.

### Before an Active Wildfire Threat

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- ✔ **Prepare your evacuation plan and kits.** Make sure you and your family have a plan in place in case you need to evacuate. That means also preparing evacuation kits (see [page 18](#) for more on this) for yourself, your family, and your pets. And, be sure to back up your computers to a cloud, disk, or drive so important data is consolidated and stored in advance.
- ✔ **Make sure the fire department has access to your property.** If your residence is gated, contact the fire department each year to share gate codes, talk about how they will access gates during a power outage, and make sure they have enough driveway clearance.
- ✔ **Ensure your property address is clearly visible from the road,** with illuminated numbers and/or a contrasting background. This helps emergency responders identify your property quickly.
- ✔ **Clearly mark hydrants and water sources on or near your property.** Work with your local fire department to determine water sources outside your property lines.
- ✔ **Check your alarms.** Each year, inspect your home and property to ensure that alarm systems, such as smoke detectors, are functioning properly.
- ✔ **Install windows and doors with dual-paned tempered glass.**
- ✔ **Install rooftop sprinklers.** Rooftop sprinklers can create a wet barrier around your home and immediate surrounding property if a fire is near, helping protect your home and property.
- ✔ **Fireproof the roof.** Contact a licensed contractor to retrofit all vents with ember-resistant vents that are 1/16 - 1/8-inch-thick metal mesh and/or cap roof tiles with mortar or bird stops.
- ✔ **Check your vents.** Special fire prevention vents, such as those from BrandGuard, resist flames and embers and can help protect your home from wildfire damage.
- ✔ **Create a defensible space.** Take precautionary steps around your property like cleaning debris and spacing trees and vegetation appropriately (see [page 14](#) for more on this).
- ✔ **Finally, if you see a fire, report it.** You may be the first one to spot a “hot spot,” so call 911 immediately if you see a fire, no matter how small.

## During an Active Wildfire Threat

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- ✔ **Listen to emergency officials.** If they tell you to evacuate, leave your home immediately.
- ✔ **Make your home easier to spot.** Turn on a light in each room to increase the visibility of your home in heavy smoke. If you can, turn on exterior lights as well.
- ✔ **Take the “kindling” away.** Move furniture away from windows and doors. Remove lightweight or non-fire-resistant window treatments. Put combustible patio furniture, doormats, toys, and trash cans inside the house or garage. If you have time, rake dead leaves away from the home and from under wood decks and clear the roof of any pine needles.
- ✔ **Make it easy for firefighters to access your home.** If your home is gated, leave the gate propped open to allow firefighters easy access to your property. If you have time, connect garden hoses to outside taps, fill buckets with water and place them around the house, and put a ladder against a corner of your house; this way firefighters have easy access to your roof.
- ✔ **Wet down your space.** If you have access to lawn sprinklers, place them near the roof and above-ground fuel tanks. Wet down the roof and shrubs within 15 feet of your home, but try not to leave sprinklers or water running, as it can affect the water pressure.
- ✔ **Shut off the gas.** Turn off propane at the tank or natural gas at the meter and turn off all pilot lights.
- ✔ **Shut all interior doors and windows in the home.** Check that all exterior doors, garage doors, and windows are closed.
- ✔ **Keep your cars in the garage.** Store vehicles in an enclosed area and keep windows and sunroofs closed. Face your vehicle(s) in the direction of your escape route and keep the keys inside. Have the cars readily operable—make sure the batteries are on a battery maintainer if seldom driven.
- ✔ **Disengage your garage door opener.** Make sure you are able to open and close your garage door easily to evacuate the home should the power go out.
- ✔ **Remove all flammable window treatments.**
- ✔ **Close HVAC return vents and registers.** This will help prevent smoke and soot from entering the house.
- ✔ **Check for embers.** Even the smallest ember can start a fire, so continually check your roof and attic for embers, smoke, or fire.
- ✔ **Store artwork.** If time permits, consider removing artwork from exterior walls or walls near or facing windows, and store it in a predetermined interior space to help protect against damage from broken glass, smoke, and soot.
- ✔ **Protect outdoor sculptures.** If possible, move outdoor sculptures inside and use an irrigation system to wet areas around remaining works.

### Zone 1 0'-5' (Noncombustible Zone)

**Overall:** This is the area closest to your home. It should be a fire-free area without anything flammable.

- Remove dead or dry leaves and pine needles from your yard, roof, and rain gutters. Ensure wood, mulch, bark, and plants are removed near crawl space vents. Select noncombustible mulch material such as gravel or rock.
- Remove branches that hang over your roof line and chimney within 10 feet of the home.
- Choose low-growing and widely spaced firewise plants, or plants with a high moisture content, if your siding is noncombustible. If you have wood siding, this should be a plant-free zone.
- Remove or prune flammable plants and shrubs near windows.
- Remove vegetation and items that could catch fire from around and under decks.
- Remember to mow and water lawn regularly.

### Zone 2 5'-30' (Lean, Clean, and Green Zone)

**Overall:** This is the area slightly removed from your home. Pay close attention to plant spacing and landscaping in this area.

- Remove all dead plants, grass, weeds, and other vegetation.
- Space plants carefully, and choose plants that are low growing and free from resins and oils that burn easily.
- Mow and water lawns regularly, or xeriscape.
- Relocate wood piles into Zone 3 and keep them 30 feet away from your home.
- Create a separation between trees, shrubs, and items that could catch fire, such as patio furniture, fences, sheds, or play structures, etc.
- Prune tree branches up 8 feet off the ground with no ladder fuels.
- Maintain adequate spacing between trees with no crowns touching. Additional spacing is recommended for conifer trees.
- Avoid placing propane tanks in this area. However, local building code may dictate a required specific distance.

### Zone 3 30'-100' (Reduction Zone)

**Overall:** This area should be open and park-like.

- Prune tree branches up 8 feet off the ground with no ladder fuels.
- Cut or mow annual grass down to a maximum height of 4 inches.
- Create horizontal and vertical spacing between shrubs and trees. Slope and terrain may increase appropriate distances for both.
- Remove fallen leaves, needles, twigs, bark, cones, and small branches. However, they may be permitted for erosion control to a depth of 3 inches.

### Zone 4 100'+ (Extended Zone)

**Overall:** This is the farthest zone from your home. The goal in this area is to improve the health of the property and interrupt the wildfire path. Shaping the terrain surrounding your home can influence the fire's spread and intensity.

- Remove any dead vegetation piles in this area. Thinning and pruning in Zone 4 can be more limited. However, it is recommended to manage vegetation the same way as Zone 3 in this area.





# Protecting Your Art and Valuables from Wildfire Damage


















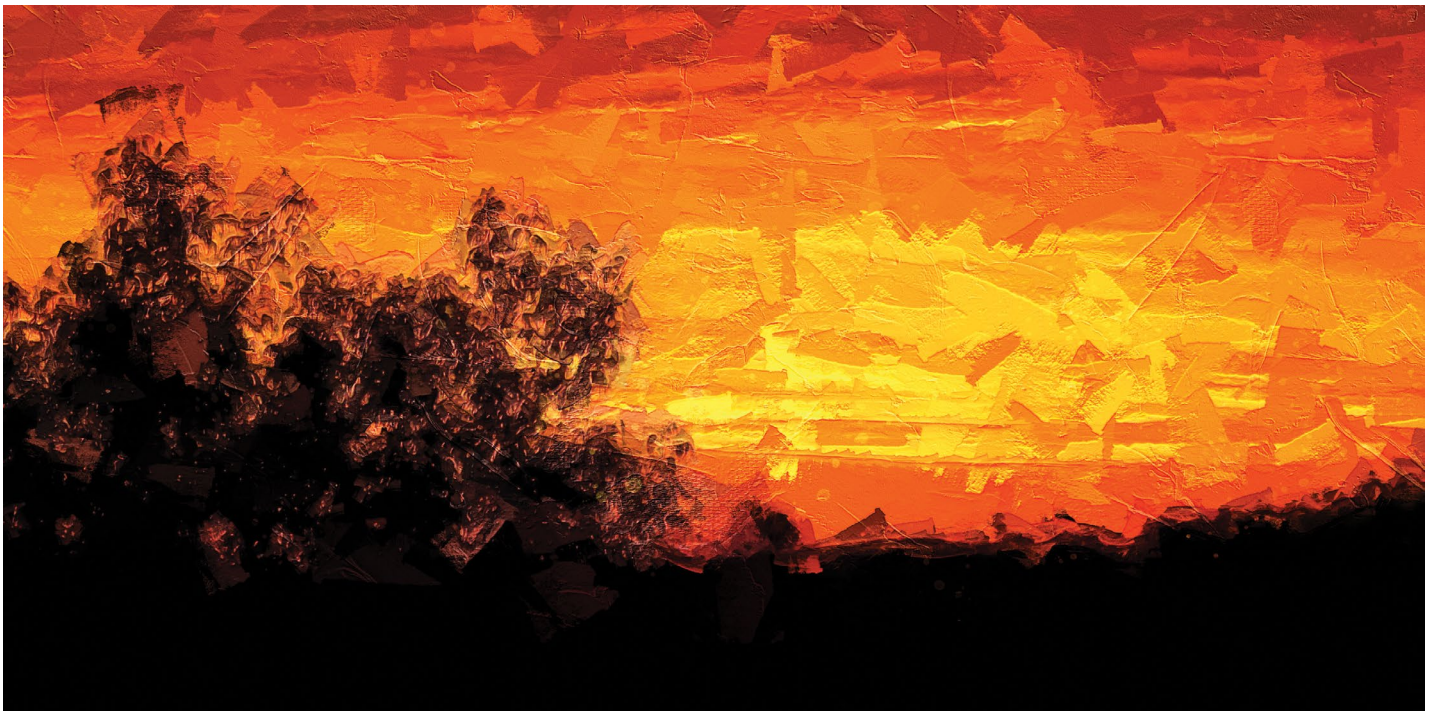
Work with a **vetted fine art handling and storage company** to create a list of priority items for emergency evacuation, and a map with the location of these items in the home and on the property

With a little planning, you can also help protect your art and other collectibles from a wildfire. Below are a few tips to get you started:

- **Document your collection.** Include photographs, detailed item descriptions, and purchase information, including invoices, certificates, recent appraisals, and other paperwork. Maintain a digital backup and make sure your broker has a copy.
- **Store important documents in a fireproof safe with a minimum one-hour fire rating.** Include hard copies of invoices, certificates, appraisals, and ancillary documents.
- **Install artwork on interior walls or in interior rooms.** Since windows are susceptible to heat from a wildfire even before a home ignites, consider having artwork professionally installed on interior walls or in an interior room, avoiding large window exposure. This can help protect against damage from broken glass, soot, and smoke.
- **List emergency vendors.** Develop a list of vendors, with email and cell phone numbers, that you may need in an emergency, including fine art shippers and handlers, conservators, and art storage facilities.
- **Establish an evacuation plan for select items.** Work with a vetted fine art handling and storage company to create a list of priority items for emergency evacuation, and a map with the location of these items in the home and on the property. Include transit plans, prefabricated crates, and protective packing materials, and a secure place for temporarily relocating the collection.
- **Identify a secure area for temporary on-site storage.** If your collection needs to be temporarily stored on site, you should have a designated area with few to no windows, as that can help protect against smoke or soot damage.
- **Prepare outdoor spaces too.** Make sure outdoor sculptures are properly maintained and the surrounding landscape is managed to create a space that is less vulnerable to fire.
- **Avoid dusting your collector vehicles.** Ash particles and residue left from a nearby wildfire can be abrasive and damage the finish of your vehicles. After the threat has passed, wash the car with water from the top down to remove any residue. Then consider waxing your vehicle to add an extra layer of protection.
- **Make sure collector cars are ready to go.** Make sure your car's battery is connected to a battery maintainer if rarely used. Also check your tire pressures regularly, in the event they need to be moved due a wildfire threatening your area. Cars should be parked facing the exit with keys stored in the car or readily available. Be sure the exit route is free of clutter or obstruction.
- **Take neighbors for a ride in your collector car(s).** Consider taking your trusted neighbors out for a drive before wildfire season starts. You may be traveling during the next wildfire threat, so having someone who is reliable and experienced in operating your vehicles can help protect them from danger.

- **Review your emergency response plan.** Go over your plan with your property manager and staff on an annual basis and provide professional training for any staff that may be handling artwork or valuable collections.
- **Prepare an emergency response kit specifically for your collection.** Some items may be difficult to obtain in the event of an emergency, so buy them ahead of time because they can be used to help prevent further damage to your collectibles. Your kit should include:

- |   |   |
|---|---|
|  Gloves—powder-free nitrile gloves for most art and heavy work gloves for outdoor sculptures |  Foam blocks (to elevate artwork)  |
|  Scissors/box cutters  |  Plastic buckets   |
|  Acid-free cardboard, packing paper, and painter's tape                                      |  Wet/dry vacuum  |
|  Pencils, markers, and notepad   |  Chamois cloth   |
|  Flashlights and batteries   |  Towels  |
|  Portable chargers for cell phones  |  Portable generator if you do not have a permanently installed generator |
|  Fans  |  Dehumidifier  |
|  Extension cords   |   |



# Evacuation Checklist

When a wildfire gets close to your home and authorities recommend you evacuate, it's important that you leave immediately. Departing right away—before a mandatory evacuation is declared—can help avoid being caught in a dangerous situation or road congestion. It also means you'll need to have a plan in place and your evacuation kit ready to go.

Here are a few tips for preparing for an evacuation:

- Pack your items in bags you can easily carry.
- Include food and water for everyone in your household.
- Pack a change of clothes for up to a week, and include toiletries.
- Bundle up what you'll need for the little ones, including extra infant supplies, such as formula or milk, bottles, baby food, diapers, and wipes.
- Don't forget your pets. Include food, water, medications, travel crates or cages, leash, and/or litter box and litter.
- Remember medications, a first-aid kit, hand sanitizer, and disposable masks and gloves. Include any prescription medications, including eye care like contact solution and glasses.
- Carry your ID, important papers, and cards. This may include:
  - Your driver's license and passport
  - Health insurance cards
  - Legal documents like birth certificates, social security cards, will, vehicle registration and ownership papers, marriage/divorce papers, etc.
  - Financial records, such as bank account information, credit and debit cards, government benefits, retirement and investment account statements, and tax returns, as well as copies of your insurance policies
- Cash, in case power is out and you're unable to access an ATM.
- For technology, bring your cell phone and charger, a flashlight, and if possible, a battery-powered radio and extra batteries.
- And if you have time, pack valuables. For example:
  - Family photos or other irreplaceable items
  - Laptop computers, or if you don't have room for computers, pack the hard drive or a thumb drive with any important data

# Chubb. Insured.<sup>SM</sup>

Photos on pages 1, 4, 5, 8, 9 and 11 provided by WDS.

Chubb Wildfire Defense Services is not available in all jurisdictions and is not available to condominium, cooperative, townhouse, or renter policyholders and policyholders covered by California Fair Plan Extension policies. Chubb Wildfire Defense Services is also not available to Differences in Conditions (DIC) Platinum Portfolio policyholders. Wildfire Defense Services is triggered when a wildfire is within three miles of a residence, when a civil authority initiates an evacuation order as a result of an approaching wildfire, or when Chubb deems it appropriate to deploy the service. Chubb and its representatives will use their best efforts to provide these services. There may be instances when Chubb will not be able to provide these services.

There is no guarantee that these services will prevent damage. Actual coverage is subject to the language of the policies as issued.

This document is advisory in nature and is offered as a resource to be used together with your professional insurance advisors in maintaining a loss prevention program. The information presented is not intended as a substitute for legal, technical, or other professional advice.

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