

CHUBB®

Personal Risk Services

Wildfire Defence Services

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



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Photo: Wildfire Defense Systems, Inc.

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 fill it up—it’s the time you’ve spent and the 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 provincial agencies. In partnering with WDS, Chubb can bring you valuable protection before, during, and after a wildfire. Being enrolled in Chubb’s Wildfire Defence 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 provinces.:

A map of Canada with the provinces of British Columbia, Alberta, and Saskatchewan highlighted in green. Three small house icons are placed in the western part of the highlighted area.

WDS services single home properties in British Columbia, Alberta and Saskatchewan. Eligible locations are single home properties that are accessible by maintained roads.

Condominium, Cooperative and Renters policies are not eligible as well as remote island locations. WDS is only able to service select islands that have a significant ferry system to support the equipment needed to protect properties. The locations currently able to be serviced are:

- Vancouver Island
- Bowen Island
- Salt Spring Island
- Sunshine Coast Area (such as Gibsons, Sechelt, Halfmoon Bay, Secret Cove, Pender Harbour)

Wildfires in Canada have become a consistent and threatening part of life for many of our insureds, and knowing that they have Chubb's comprehensive Wildfire Defence Service provides them with an additional layer of security, information, and protection during these difficult and trying times.

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

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

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.

During a Wildfire Event

We know that living through a wildfire event can bring stress, fear, and panic. But with Chubb Wildfire Defence 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 Defence 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

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 Defence Services is provided to eligible policyholders at no additional charge

1. What is Chubb Wildfire Defence Service?

Eligible homeowner policyholders will be automatically enrolled in the Chubb Wildfire Defence Services program, which is conducted in partnership with WDS. For those enrolled in the program, WDS will automatically deploy fire management professionals to help protect your home and avoid out-of-pocket expenses in the event of a wildfire. This service helps monitor, alert, and protect your home before, during, and after a wildfire.

2. What is an eligible location?

Currently, WDS is available in British Columbia, Alberta and Saskatchewan. Eligible locations are single home properties that are accessible by maintained roads. Condominium, Cooperative and Renters policies and island locations are not eligible (with exception, see FAQ #3). In the future, we may expand this service to other provinces when WDS confirms their ability to service additional provinces in Canada.

3. What island locations are considered serviceable?

WDS is only able to service select islands that have a significant ferry system to support the equipment needed to protect properties. The locations currently able to be serviced are:

- Vancouver Island
- Bowen Island
- Salt Spring Island
- Sunshine Coast Area (such as: Gibsons, Sechelt, Halfmoon Bay, Secret Cove, Pender Harbour)

4. What is the cost of Chubb Wildfire Defence Services?

Nothing! Chubb Wildfire Defence Services is provided automatically to all eligible policyholders at no additional charge.

5. Who is WDS?

WDS is one of the most experienced companies in the wildfire fighting industry and is a leader in wildfire response service in North America. WDS employees are certified fire professionals with many years of experience working with US-based municipalities, state, and federal agencies. WDS has been prequalified and has worked with Chubb in the US for over 16 years.

WDS utilizes a team of dedicated analysts and wildfire experts that constantly monitor areas prone to wildfires that may pose a threat to customers and their properties. This ongoing monitoring allows WDS to assess fire activity before dispatching response resources.

For more details, please visit [Wildfire Defense Systems](#).



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

6. What services will WDS provide?

In the event of a significant wildfire in an evacuation zone with the potential to cause extensive property damage or loss, WDS will promptly activate its services and proactively take measures to minimize any potential risks.

In such circumstances, the measures they can undertake include:

- Moving any combustible articles such as outdoor furniture, mats, wood piles, or any clutter away from a client's home to reduce the potential for fires started by airborne embers; These articles are not moved back as per provincial regulations.
- Closing all entryways, garage doors, and windows of structures to block out smoke and embers from entering a home;
- Creating temporary water lines by laying out temporary sprinkler systems to dampen the surrounding area of a clients' home.

If the threat of wildfire becomes imminent, as a last resort, WDS may apply thin fire-blocking gel barriers and fire retardants on our clients' home and surrounding vegetation.

7. 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 our clients' home and property. The gel particles adhere directly to the smooth surfaces of the house and quickly extinguish any flames or burning materials that touch the barrier.



Photo: Wildfire Defense Systems, Inc.



Photo: Wildfire Defense Systems, Inc.

The gel is safe for homes and the environment; it is approximately

98%
water

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 defence.

8. 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.

9. How can I opt-out of this service?

If you wish to opt out of this service, you can email wildfiredefenceoptout@chubb.com, providing your name, policy number, and the address(es) they wish to exclude from the service.

10. What are the advantages of the Wildfire Defence Services program compared to Wildfire Defence Coverage?

Wildfire Defence Services means that your client can typically avoid paying out-of-pocket expenses that come with hiring their own service provider. This service becomes available when a wildfire is within 3 miles or 4.8 kilometres of a residence, when a civil authority initiates an evacuation order as a result of an approaching wildfire, or when WDS deems it appropriate to deploy the service because of an encroaching wildfire. WDS may decide not to initiate response if they determine that the wildfire, while within three miles or 4.8 kilometres of a policyholder property, poses no threat due to fire movement, behaviour, or containment. However, wildfire conditions can change rapidly, so please ensure your client follows local agencies' directives to evacuate if instructed. WDS will make every effort to respond. Furthermore, if WDS representatives are deployed to your clients' home during a wildfire, Chubb is billed directly. This approach can save our clients' time and money in the event of an emergency.



To report a new claim or find out the status of an existing wildfire claim, please contact our [Chubb Canada Claims team at 1-800-532-4822 or \[canadaclaims@chubb.com\]\(mailto:canadaclaims@chubb.com\)](mailto:canadaclaims@chubb.com).

Wildfire Defence Coverage is included in your clients' homeowner policy, and during a wildfire threat, your client can choose their own wildfire defence service provider as an alternative option. Your client would be required to submit a claim to be reimbursed for out-of-pocket expenses up to the policy sublimit of \$5,000.

11. How does Chubb Wildfire Defence Services coordinate with other emergency response services in my area?

Importantly, while Chubb Wildfire Defence Services is an additional layer of protection for your home, our services do not replace the emergency services provided by your clients' local municipal, provincial, 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.

12. Is the 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, helping save 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 defence services, such as when conditions become too dangerous for wildfire fighters to enter the area. Our Chubb homeowners' policy would respond to any covered loss in this situation.

13. How will WDS notify you if they are providing services to your property?

Given the unpredictable nature of a wildfire event, WDS may arrive at your property at any time to carry out their services. If you are not present during their visit, they will leave a door hanger letter to inform them about the completion of the service.



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

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

Wildfire Preparedness Tips

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

- ✔ **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 16](#) 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

-  **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.

Creating Defensible Space

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 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 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 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.


















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

Protecting Your Art and Valuables from Wildfire Damage

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 neighbours for a ride in your collector car(s).** Consider taking your trusted neighbours out for a drive before wildfire season starts. You may be travelling 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, 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

Enrollment in Chubb Personal Risk Services Wildfire Defense Services is available to homeowner policyholders in select provinces and does not service island locations. Chubb's Wildfire Defence Services is not available in all jurisdictions or locations and is not available to condominium, cooperative, townhouse, or renter policyholders. 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. © 2024 Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by Chubb Insurance Company of Canada or Chubb Life Insurance Company of Canada (collectively, "Chubb Canada"). All products may not be available in all provinces or territories. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb Canada, Suite 2500, 199 Bay Street, Toronto ON M5L 1E2. Wildfire Defense Services are provided by a third-party vendor not affiliated with Chubb. The fact that this service is available to certain policyholders is not an indication that insurance coverage is available under any Chubb policy for any particular incident.

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

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