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## Tips for Protecting Your Home from Wildfire

Each wildfire season, as soaring flames blacken thousands of acres, not unusual is the news that one or more responders have lost their lives.

When wildfires raged in San Diego County in 2003, more than 2400 businesses and homes were destroyed. The fires also claimed 16 lives. During each year's "fire season" in California, municipalities throughout the state send "strike teams" to back up state firefighters. The state firefighters call the shots.

At the Cedar wildfire, a backfire had been set to try to protect a home. The weather shifted, the firefighters were overrun by flames, and one died.

Such reports result in growing demand that lives not be risked to save structures. If people choose to live in wilderness areas, then clearing a firebreak around their home is just common sense. Should they fail to do so, more voices are saying, they have only themselves to blame if they lose their homes.

California's wildfire "red zones" now have more than 6-million homes dotting their steep slopes where thick brush provides ample tinder. One insurance report projects that in the next 10 years, those homes will

multiply by 20 percent.

Unknown at present is whether there is a move afoot to officially change federal policy with regard to property protection in such zones. Some say, while U.S. Forestry Service firefighters might be able to get away with flat out refusing to risk lives for homes, California Department of Forestry and Fire Protection firefighters could face political fall out if they fail to aggressively defend California structures.

Red zone property owners may argue that the property taxes they pay entitle them to top drawer fire protection. Others counter that no matter what they pay, no home is worth a human life.

**TIPS FOR PREVENTING WILDFIRES:** Densely wooded western forests of cedar, hemlock and fir, once ignited - burn intensely - and make traditional firefighting particularly hazardous. To protect homes and other structures, as well as responding firefighters:

- Construct roofs and exterior walls from non-combustible or fire resistant material such as slate, tile, sheet iron, aluminum, brick or stone. Treat wood siding, cedar shingles, exterior wood paneling and other highly combustible materials with fire retardant chemicals.

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# Do I Need Insurance for my College Student?

With computers, TVs, printers, PDAs and MP3 players being shipped off to school, it is more important than ever that students and their parents purchase the appropriate insurance protection.

Theft can be a major concern on college campuses; according to U.S. Department of Education there were about 40,000 thefts in 2006. And campus fires are on the rise with a dramatic increase from a low of 1,800 fires in 1998 to 3,300 fires in 2005, according to the Consumer Product Safety Commission (CPSC).

For students who live in a dorm, most personal possessions are covered under their parents' homeowners or renters' insurance policies. However, some home insurance policies may limit the amount of insurance for off-premises belongings to 10 percent of the total amount of coverage for personal possessions. This means that if the parents have \$70,000 worth of insurance for their belongings, only \$7,000 would be applicable to possessions in the dorm. Not all insurers impose this type of limit, so you should check with your agent or insurance company representative.

Expensive computer and electronic equipment and items such as jewelry may also be subject to coverage limits under a standard homeowners policy. If the limits are too low, parents may consider buying a special personal property floater or an endorsement for these items. There are also stand-alone insurance policies for computers and cell phones.

Students and/or their parents may also want to consider purchasing a stand-alone policy specifically designed for students living away at college. This can be an economical way to provide additional insurance coverage for a variety of disasters.

Students who live off campus are likely not covered by their parents' homeowners policy and may need to purchase their own renters insurance policy. Parents should consult their insurance agent or company representative to see if their homeowners or renters policy extends to off-campus living situations.



For students going off to college, the I.I.I. recommends the following:

## **LEAVE VALUABLES AT HOME IF POSSIBLE**

While it may be necessary to take a computer or sports equipment to campus, other expensive items, such as valuable jewelry, luxury watches or costly electronics, should be left behind or kept in a local safety deposit box.

## **CREATE A "DORM INVENTORY"**

Before leaving home, students should make a detailed inventory of all the items they are taking with them, and revise it every year. Having an up-to-date inventory will help get insurance claims settled faster in the event of theft, fire or other types of disasters.

## **ENGRAVE ELECTRONICS**

Engrave electronic items such as computers, televisions and portable devices like iPods with your name or other identifying information that can help police track the stolen articles.

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## Wildfire, continued

- Clean roof surfaces and gutters free of pine needles, leaves and branches regularly.
- Space landscape plants to limit fire from spreading to surrounding vegetation or structures.
- Maintain fuel breaks around all structures.
- Store gasoline only in approved containers, and well away from occupied buildings.
- Store firewood and other combustibles away from structures.
- Keep firefighting tools (such as ladders, shovels, rakes and water buckets) handy and water hoses connected.
- Have a fire escape and evacuation plan. Include current phone numbers for emer-

gency service providers, just in case. Property entrances should be clearly posted, and it's a good idea to ensure roads and driveways are suitable for emergency vehicles (12 to 16 feet wide), with adequate turnaround space.

- Be careful when barbecuing, camping and even operating equipment near flammable brush or dry lawns. Even a carelessly discarded cigarette can spark a wildfire.

Source: U.S. Fire Administration (USFA) and Federal Emergency Management Agency (FEMA)

For more information on how to protect your home from wildfire, visit <http://www.fire.ca.gov/> or the U.S. Dept. of Agriculture Forest Service at <http://www.fs.fed.us/>

## College Students, continued

The I.I.I. offers the following advice to guard against theft of your personal belongings on campus:

- Always lock your dorm room door and keep your keys with you at all times, even if you leave briefly. And, not just at night—most dorm thefts occur during the day. Insist your roommates do the same.
- Don't leave belongings unattended on campus. Whether you are in class, the library, the dining hall or other public areas, keep book bags, purses and laptops with you at all times. These are the primary areas where property theft occurs.
- Buy a laptop security cable and use it. A combination lock that needs decoding may be just enough to dissuade a thief.
- Most campus fires are cooking related so be careful about the types of hot plates or microwaves you bring to school, and how you use them.

In the event a student is planning to have a car on campus, choose a safe, reliable vehicle and do some comparison shopping to find the best auto insurance rate. You should also check with your own insurance company as it may offer a multi-policy discount. If you decide to keep the student's car at home, be sure to contact your auto insurance company, as many insurers will give discounts for students who are living away at school at least 100 miles away from home.

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