

# Protecting your property from wildfire's threat.

If you live in an area prone to wildfire, fire-resistant construction materials and well-maintained defensible space are critical; however, these factors may not be enough to protect your home in the event of an active threat. PURE's Wildfire Mitigation Program is available to members in wildfire-prone areas and includes pre-fire and emergency response services intended to reduce—or even prevent—a loss from wildfire.

## PURE'S WILDFIRE MITIGATION PROGRAM

PURE members residing in AZ, CA, CO, MT, NM, NV, OR, TX, UT, WA and WY are eligible for the program and will automatically receive these services.

**At-Home Consultation.** At your request, we can inspect your property to identify areas of vulnerability. If warranted, we will recommend and help you implement steps that you can take to safeguard the space around your home, including recommended building materials, landscape maintenance, evacuation planning and more.

### Prevention Advice and Active Fire Updates.

When a wildfire threatens, we may call or email you updates on the fire's movement, important claims and risk management contact information and links to websites and resources at [puresituationroom.com](http://puresituationroom.com).

### Emergency Response Services.

In conjunction with our leading wildfire mitigation partners, we monitor active wildfires and provide emergency response services. If a wildfire's projected path threatens your home, our partners may be dispatched to assess the threat. They would perform an emergency inspection of your property, which may include removing flammables near structures and applying fire suppressants or retardants to vulnerable areas.



#### Advice.

*We can inspect your home and property for areas of vulnerability and help you address them, and we'll provide you with the latest risk management advice from experts.*



#### Implementation.

*A PURE Member Advocate® can help you implement loss prevention solutions.*



#### Emergency Response.

*In the event of an active wildfire, we can keep you informed about the fire's movements, provide emergency contact information and potentially send one of our preferred vendors to help protect your home.*

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To take advantage of these services or to learn more about the rates offered by our preferred providers, contact a PURE Member Advocate® at **888.813.7873** or [memberadvocate@pureinsurance.com](mailto:memberadvocate@pureinsurance.com).

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#### FREQUENTLY ASKED QUESTIONS

**Can you help me implement advice after my at-home consultation?** Yes. A PURE Member Advocate® can connect you with our trusted service providers and help you coordinate appointments and purchases. Some solutions or services are even available at a discounted rate.<sup>1</sup>

**Who are your wildfire mitigation partners and how do they differ from my local fire department?** The services of our trusted providers are intended to reduce the likelihood of property damage caused by wildfire. They don't replace the emergency services provided by your local municipality, state or federal responders and don't eliminate the possibility that you will need to evacuate your home. However, while they are not private fire departments, many members of the response teams are professional firefighters and have received qualifications and training from state-certified fire academies.

**Will someone contact me during a wildfire?** We may call or email you with updates and advice during an active wildfire. If an emergency response is warranted, we will attempt to reach you before coordinating the visit. Please contact your independent broker to verify that we have your most recent email address and phone number on file so that we can reach you if necessary.

**Am I assured that one of your crews will come to my home during a wildfire threat?** We work closely with local authorities in order to be sure we are deploying resources only when it is truly warranted. If we do send one of our wildfire mitigation partners to your area, we will make every attempt to reach your home; however, there may be situations where access is not possible because of unforeseen conditions or restrictions by local and state authorities. Unfortunately, there is no guarantee that our actions will prevent damage to your home.

**What does this service cost?** All wildfire mitigation services provided by PURE are complimentary. Additional fees may apply for optional services offered by third parties, such as the pre-season perimeter spray.

**What types of fire suppressants or retardants may be used on my property?** Depending on availability and the nature of the threat, our partners may choose to use any combination of the following materials to protect your home:

*Water* is the most basic type of defense. Our partners can install temporary sprinklers to spray your property with water until the active threat has passed.

*Foam suppressants* are more effective than water, penetrating deeper into fuel (building materials and other items that may catch fire) and insulating against flames. They have a relatively short effective life.

*Gel suppressants* are water enhancers: they increase the amount of water that reaches and clings to fuel, and they absorb heat when they evaporate as well. Their effect lasts for a few hours and, like foam, are most useful in the face of an immediate threat.

*Long-term fire retardants*, such as Phos-Chek®, do not rely on the presence of water and are the longest-lasting solution. They reduce or prevent fire and will continue to protect a home until washed off by rain or sprinklers.

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