



Defensible Space

Creating defensible space around combustible structures is a key component of wildfire mitigation efforts. Defensible space is an area around a building in which vegetation, debris, and other types of combustible fuels have been treated, cleared, or reduced to slow the spread of fire. A defensible space is one of the most cost-effective ways to protect a building from a wildfire.

Non-combustible Zone: 0-5 feet from the home

Maintain a 5-foot wide noncombustible perimeter around all structures and beneath all decks and building overhangs.

Zone 1: 5-30 feet from the home

Minimize the risk of fire reaching the home through appropriate landscape design and maintenance.

Zone 2: 30-100 feet from the home

This a transitional area for reduction of fuels to decrease the intensity of a fire.



According to Verisk's 2017 Wildfire Risk Analysis 4.5 million U.S. homes were identified at high or extreme risk of wildfire, with more than 2 million in California alone. "\$5.1 billion in losses attributable to the U.S. wildfires in the last 10 years¹".

With increased wildfire activity over the past few years some carriers have tightened their underwriting guidelines to cease writing in wildfire prone areas or leave the marketplace.

KWiQ System

Advanced technology with detailed wildfire data at your fingertips



High Definition Photos

Provides a detailed view of wildfire hazards during the quoting process



Policyholder Education

Policy documents include a brochure on how to create a wildfire defensible space.



Wildfire Defense Systems (WDS)

Pre and post wildfire event home protection service



Wildfire Inspections

Inspection information available that could be shared with the insured to help mitigate their property



While researching the increased wildfire activity, KW Specialty was inspired by the results of Wildfire Partners, a nationally recognized model for wildfire mitigation. Colorado's Cold Springs Fire of 2016 demonstrated the success of the model. Of over 1,000 homes that were directly threatened, only 8 were lost. All homes that participated in the Wildfire Partners wildfire mitigation program survived. Less combustible materials near the house meant higher survival rates.

In October 2017, residents of Sonoma County, California were also faced with catastrophic fires resulting in the loss of 5,143 homes. The county responded by collaborating with Wildfire Partners to develop a visionary Recovery & Resiliency Framework initiative to rebuild, reduce risks, and prepare residents.

For more information about Wildfire Partners, visit www.WildfirePartners.org.