

The Cincinnati Insurance Companies

## Personal Insurance

# WILDFIRE PROTECTION SERVICE

Preventative Wildfire Services to Protect Your Home



### Key Benefits

If your home is threatened by an active wildfire, we, through our service relationship with Wildfire Defense Systems® will attempt to provide potential home-saving protection for your home and property in states where the service is available, at no additional charge.

WDS employs certified firefighters who are trained and experienced in structure protection and respond with a fleet of wildland engines equipped with suppression products and tools to reduce damage to your home. With their professional judgement and proven industry best practices, WDS arrives at your property and determines the most effective means to protect your home. Steps may include reducing fuel sources around the home, creating firebreaks, expanding defensible space or applying fire blocking gel or retardant to help prevent an approaching fire from reaching your home.

The efforts of WDS can increase the chances of saving your home during an active wildfire. With technology and nonstop monitoring, trained mitigation specialists and staff are assessing possible wildfire situations 24/7.

### How It Works

WDS maps wildfire activity, so that they know if your home is at risk. Cincinnati is provided with specific information on the proximity and threat of active wildfires in relation to your home by WDS. This allows Cincinnati to determine when it is necessary to deploy mitigation resources to protect your home and property. Be sure to update your email address and phone number and to confirm your street address with your local independent agent representing Cincinnati to assure prompt service.

The steps taken to mitigate fire loss to your home may include these measures:

- removing brush and fuel sources and taking other nondestructive measures
- closing structure entryways, garage doors and windows
- moving wood piles and debris away from structures
- clearing gutters and roofs of debris
- monitoring for and extinguishing hot spots to prevent flare-ups

Temporary sprinkler systems may be used to wet down the area around your home to reduce the chance of an ignition. In situations of extreme threat, WDS may apply fire protection products to the property including fire blocking gel and fire retardant.

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage.



Fire blocking gel is:

- applied to the home and surrounding vegetation to help prevent the exterior of the home from igniting
- removed from structures after the wildfire threat passes
- tested and approved by the USDA Forest Service
- safe, colorless, nontoxic and environmentally friendly

Fire retardant is:

- applied on nonmanaged vegetation around a property to help prevent the encroachment of fire to the property
- formulated specially for residential use and is the same product used for more than 50 years by the U.S. Forest Service

When properly applied following manufacturers instructions, both products are safe around plants, animals and people. WDS uses their professional judgment and industry best practices to determine the nature, necessity or extent of the services provided.

### Eligibility

The Cincinnati Wildfire Protection Service is currently available in AZ, CA, CO, ID, MT, ND, OR, TX, UT and WA. Eligible policyholders are those with current homeowner's policies that are written on our Executive Classic™ or our Executive Capstone™ policy forms. The service is not available for homes insured on a condominium, tenant or dwelling fire policy.

While we strongly encourage you to take advantage of this additional layer of protection, you may still opt out of this service. Please contact your agency and fill out the Request to Decline Wildfire Protection Service form. Your agent will submit your completed form to Cincinnati. Opting out of this service will not affect your premium or the claims service you receive.

Thank you for trusting your agent and Cincinnati to protect your home.



*Due to the unpredictable nature of wildfire, limitations of resources, safety considerations and instructions from federal, state and local fire officials there may be instances in which Cincinnati Insurance and WDS may not be able to provide these services. Cincinnati Insurance and its representatives will use commercially reasonable efforts to provide these services and if services are provided there is no guarantee that these services will prevent damage.*

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. "The Cincinnati Insurance Companies", "Cincinnati Insurance" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through The Cincinnati Insurance Company or one of its wholly owned subsidiaries - The Cincinnati Indemnity Company or The Cincinnati Casualty Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. Do not reproduce or post online, in whole or in part, without written permission. © 2018 The Cincinnati Insurance Company. 6200 S. Gilmore Road, Fairfield, OH 45014-5141.