## **BFL CANADA** Realty Insurance Services



# Wildfire Season Prevention Protecting Property from Wildfire Risk

## **UNDERSTANDING FIRE IGNITION ZONES**

The area inside 30 metres from the exterior of your property is called the Property Ignition Zone. That zone is composed of three key areas: the Immediate Zone (0 to 1.5 metres), Intermediate Zone (1.5 to 10 metres), and the Extended Zone (10 to 30 metres). This series will illustrate how to reduce your property's risk from wildfires by taking simple steps in each zone to prevent the spread of fire if it breaks out.

## **Immediate Zone** (0m to 1.5m)

The Immediate Zone should be a non-combustible area that covers the area up to 1.5 metres from the property. This space is considered the most vulnerable and the following features of the property should be considered to reduce wind-blown embers from starting a fire. Embers and sparks from wildfires start up to 90% of residential fires.



### **Vents**

Vents provide an opening to embers endangering wooden rafters. They should have 3 mm screening or have an ASTM rating.



#### Roofs

Choose Class A-rated roofing like metal, asphalt, clay, or rubber. Avoid untreated wood shakes—they burn easily.



## **Windows**

Tempered or multi-panel windows are recommended as a single pane offers little resistance to heat from a fire.



## **Gutters**

Dry leaves and debris trapped in a gutter can easily ignite; consider using a screen to stop accumulation.



## **Siding**

Untreated wood and vinyl burn easily; stuced metal, brick, concrete, and fibre cement are better. Maintain 15 cm clearance between siding and ground.



#### **Doors**

All doors including garage doors should be fire-rated.

## **Fire Ignition Zones**

## **Extended Zone**

10 to 30 metres

Reduce hazards by eliminating potential surface fuels (remove fallen branches, prune trees etc).

### **Intermediate Zone**

1.5m to 10m

A fire resistant area, free from materials that could easily ignite.

### **Immediate Zone**

0m to 1.5m

A non-combustible area up to 1.9 metres from the property.

## **Extra Precautions for Fire Zone Safety**



**Maintenance** - Keep the area around your property clutter free, do regular inspections and keep grass trimmed.



Chimney - A spark arrestor will prevent wind-borne sparks and embers starting fires.



**Decks & Fences** - Use fire-resistant materials and enclose open areas under decks to block embers. Replace wooden gates near the home with metal ones to stop fire spread.

## Our team understands the risks faced by Strata and Condo Corporations.

BFL CANADA's team of real estate specialists works collaboratively with you to develop a cohesive, sustainable, long term risk management plan. We are here to guide your annual insurance and risk management solutions to provide you with complete peace of mind.

## **REPORT A NEW CLAIM**

Our in-house claims team will track your claim from start to finish, providing "front of line" access to preferred restoration firms and adjusters. Their advocacy ensures your claim is well managed.

## **DURING REGULAR BUSINESS HOURS**

**Toll Free:** 1866 669-9602

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24/7 EMERGENCY CLAIMS LINE

**Toll Free:** 1 866 938-5691



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Visit out more information about our wildfire resource centre page:

bflcanada.ca/wildfire-resource-guide/