# **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.

# Intermediate Zone (1.5 m to 10 m)

The focus in this area is ensuring there are no materials that could allow a fire to spread toward your property.

## Landscaping and plants

Every effort should be made to plant fire resistant plants and trees. Also, avoid using mulch or woody debris as it can easily ignite; choose gravel or river rock instead.

Keep grass trimmed short. Conduct regular maintenance to remove dry combustible materials such as leaves and dead trees and branches. Always ensure that you maintain a 1.5 m noncombustible zone around your property.



## **Recognizing flammable plants**

These tend to have aromatic leaves, cones and needles, accumulate dry and dead material, have resins and oils, and loose or flaky bark.





# Recognizing fire-resistant plants

Moist, supple leaves that have low amount of sap and any sap is water-like.

# **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 1.5 metres from the property.

# **Manage and Remove Fire Hazards**



**Fire Tools** - All properties should have easy to access tools for fighting fires including shovels, hoses, sprinklers, ladders, rakes and axes.



**Power Lines** - These areas should be clear of combustible materials. Talk to your local utility about any threats.



**Firewood Piles** - Firewood saved next to a property is a serious fire threat. Wood should be stored between 10 to 30 metres from the property.

# 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**

**Email:** realestateclaims@bflcanada.ca

Toll Free: 1 866 669-9602

## 24/7 EMERGENCY CLAIMS LINE

Toll Free: 1866 938-5691



# LEARN MORE ABOUT WILDFIRE SAFETY AND PREVENTION

Visit out more information about our wildfire resource centre page: **bflcanada.ca/wildfire-resource-guide/**