

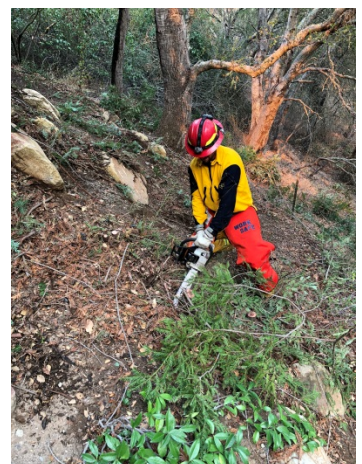
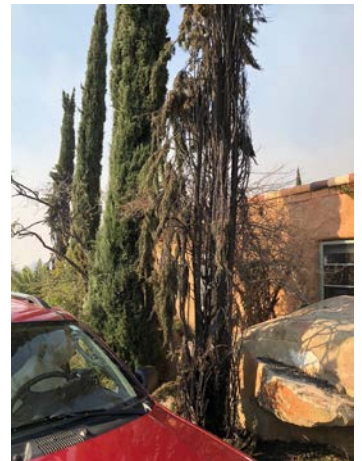


Lessons Learned: Smart Landscaping

During intense wildfire activity in late-2017, our Wildfire Protection Unit® witnessed the devastation firsthand while working tirelessly to protect our policyholders. They also came away from the experience with many tips and recommendations on what you can do to enhance your home's resiliency, and most importantly, keep your family safe.

As part of our Lessons Learned series, the following points relate to landscaping:

- Consider removing Italian cypress trees that are within six feet of your home. Italian cypresses are extremely popular ornamental vegetation, but also extremely flammable. Fire officials strongly recommend that they are not planted within 30 feet of a home or other structure. Burning embers can easily cause them to ignite (see picture at right), which then quickly spreads up the tree and can carry fire onto the roof, roofline and eaves of the home. If removing them is not an option, keep them limbed up one foot from the ground and use a high pressure water hose to blow dead material out from the center of the tree twice a year. This will help reduce the chances of embers igniting them during a fire.
- If you have mulch around your home, consider replacing it with gravel or rock pebbles. Gravel can act as a break line for a spreading fire, whereas bark or mulch would easily ignite or smolder unseen and spread. If it's positioned around your home, this is particularly dangerous as it can spread directly up the foundation.
- Additionally, in high winds, mulch can travel through the air and worsen the spread fires.
- Be mindful of the appropriate distance of clearance for your home. While 100 feet may be recommended for some homes, others may need at least 200 feet depending on the type of fuels in the area, topography, etc.
- Because embers can be carried and remain burning for miles, flammable and combustible items should never be placed or allowed within six feet of your home. This includes palm and Italian cypress trees, juniper plants and vegetation, roof and gutter debris, door mats, wood piles and bark mulch. During an ember storm, these items can easily ignite and spread fire to the home.
- If you have heavy timber coverage around your home, ensure that ground cover is always carefully maintained (see picture at right). You should be able to walk freely on the forest floor without obstructions such as brush, leaves, limbs, pine needles, etc.
- Trim trees so that limbs are at least six feet above the ground. This reduces the chances that a ground fire can "ladder" up into the tree.



FROM THE FRONT LINE

"As we arrived at a policyholder's home, we saw that the Italian cypress trees located right next to it had already caught fire due to an ember shower. The fire quickly burned upward nearing overhanging open wooden eaves. Thankfully, the fire department trucks were positioned at the home and extinguished the flames before any damage occurred. Had they not been there, the home most likely would have caught fire. Time and time again we witness extensive damage and complete loss of homes due to burning Italian cypress trees. This is why it's so important for homeowners to proactively keep their homes and surrounding areas maintained."

- Michael Forster, Wildfire Mitigation Specialist



- Keep flammable vegetation away from propane tanks and solar panels (see picture at right). Solar panels can be damaged or destroyed by flame impingement or extreme radiant heat. Propane tanks have the potential to explode if subjected to extreme heat.
- Cut back all tree branches within 10 feet of walls and roofs.
- Water vegetation regularly to keep moisture levels high.
- Mow and keep native grasses under three inches or less and keep undergrowth clear from around trees and structures.
- Trim overhanging trees away from any structures. In addition to preventing fire from spreading to your home, it will reduce debris accumulation on your roof.
- Consider replacing non-fire-resistive landscaping with fire-resistive plants and trees.



To learn more about preparation for wildfires, visit www.firewise.org or view the other topics in our **Lessons Learned** series:

- [Life Safety and Evacuation](#)
- [Home Design](#)
- [General Property Maintenance](#)

If you would like more information about our Wildfire Protection Unit, please contact your independent insurance advisor or visit www.aig.com/pcg to enroll.

