

FOR IMMEDIATE RELEASE

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HOW CAN I PROTECT MY HOME FROM WILDFIRES?*MAY IS NATIONAL WILDFIRE AWARENESS MONTH*

JACKSON, Miss. – Although wildfires seem more common in other parts of the United States, Mississippi is not immune to the disaster. Wildfires can happen anywhere. They can spread quickly, traveling up to 14 mph. In their wake, wildfires cause erosion and loss of vegetation, which can lead to other problems, like flooding.

Homeowners can reduce their wildfire and flooding risks by retrofitting their homes, clearing debris from their properties, and creating defensible spaces. Defensible space is the buffer you create between your home or a building and the grass, trees, shrubs, and any wildland area surrounding it.

The Insurance Institute for Business & Home Safety (IBHS) recommends these steps to create a defensible space around your home:

- Install hard surfaces close to your home, such as a concrete walkway or rock mulch.
- Regularly water your lawn and plants to prevent dry vegetation.
- Remove dead plants and tree branches and trim low-hanging tree branches.
- Find more tips here, <https://disastersafety.org/wildfire/d-space/>

“Homeowners policies usually cover the repair or replacement of the built structure of your home and items damaged by flames, smoke, soot, and ash. However, you should check with your insurance agent to ensure your policy covers wildfires and whether there is a separate wildfire deductible,” said Insurance Commissioner Mike Chaney. “Homeowners insurance is not designed to cover damages to your car. A comprehensive car insurance policy may insure a car against fire damage. Check with your agent to find out what your policy covers.”

If your property is damaged by fire, your insurance company may ask for an inventory of the items in your home at the time of the loss. [Use the NAIC’s Home Inventory App as an easy way to prepare.](#)

Most homeowners and renters policies help with recovery expenses through additional living expense coverage, known as ALE. While a homeowners policy may provide a benefit during a mandatory evacuation, some insurance companies impose conditions such as waiting periods or actual damage to your property. ALE coverage typically includes things like extra food and housing costs, furniture rental, relocation and storage, transportation expenses, etc. Be sure to keep all receipts so you can submit them to your insurance company.

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