

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, The Cincinnati Insurance Companies, through our service relationship with Wildfire Defense Systems® may provide potential home-saving protection for your home and property in states where the service is available, at no additional charge.

Update your email address and phone number and confirm your street address with your local independent agent for prompt service.

WDS employs certified firefighters who are trained and experienced in structure protection and wildland firefighting. They will respond with a fleet of wildland engines equipped with suppression products and tools to reduce the risk of damage to your property due to a wildfire. If WDS responds, they will arrive at your property and determine 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 to determine whether your home is at risk and provides Cincinnati with specific information on the proximity and threat of active wildfires. This allows Cincinnati and WDS to determine when it is necessary to deploy mitigation resources. Be sure to update your email address and phone number and to confirm your street address with your local independent agent representing Cincinnati to ensure prompt service.

The steps taken to mitigate the fire risk to your home may include:

- removing brush and fuel sources
- 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
- taking other nondestructive measures

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



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.

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
- formulated specially for residential use
- the same product used for more than 50 years by the U.S. Forest Service

When properly applied following the 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, CA¹, CO, ID, MT, ND, NM, NV, OR, TX, UT, WA and WY. Eligible policyholders are automatically enrolled in this program. The service is not available for homes insured on a condominium, tenant or dwelling fire policy.

The service is automatic, but if you choose not to take advantage of this extra layer of protection you may opt out. 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.

For questions about this service or Wildfire Defense Systems, please contact your independent agent or Dorothy Sarna, Cincinnati Wildfire Program Director.

Dorothy Sarna
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National Wildfire Program Director
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Thank you for trusting your agent and Cincinnati to protect your home.

¹ Excess and Surplus lines policyholders insured through CSU in CA are also eligible.



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. © 2022 The Cincinnati Insurance Company. 6200 S. Gilmore Road, Fairfield, OH 45014-5141.