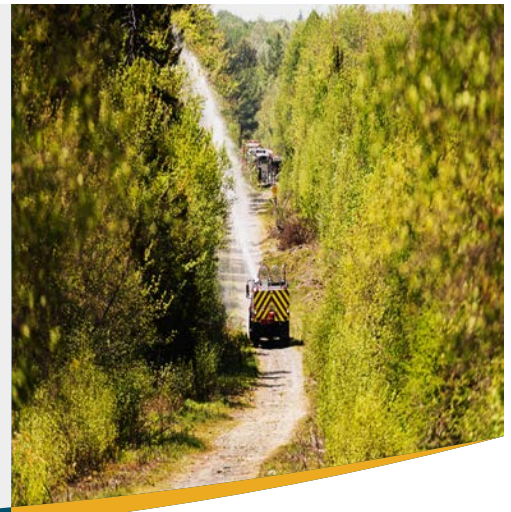


The Cincinnati Insurance Companies

## Personal Insurance

# WILDFIRE PROTECTION SERVICE

## Key Information



### What is the Wildfire Protection Service?

In the event of a wildfire emergency, eligible Cincinnati policyholders (with homes located in the states where service is available) may receive potential home-saving services such as structural protection.

### Why is Cincinnati offering this service?

We are committed to helping protect the assets of your policyholders. Because of the threat of wildfire throughout the Western United States, this service may help further protect your clients by providing protection and reducing the risk of loss.

### Who is eligible?

These services are automatically included at no additional charge for all Cincinnati policyholders who have in-force homeowners coverage in AZ, CA<sup>1</sup>, CO, ID, MT, ND, NM, NV, OR, TX, UT, WA or WY. Risks insured on condominium, tenant or dwelling fire policies, are not eligible.

### Does my client need to fill out an enrollment form or submit information to be included in this program?

Enrollment is automatic for all eligible policyholders as an added benefit at no additional charge. There is no need to submit a written authorization form to be included in the program. It is the responsibility of the homeowner to make sure the risk location on their homeowners policy is accurate. We also ask that you verify or update contact phone numbers and email addresses for your clients in Diamond, so we can communicate with your policyholders if there is an active wildfire near their homes.

### What if my client doesn't want this service?

While we strongly encourage policyholders to take advantage of this additional layer of protection, they may opt out of this service by contacting your agency and filling out the Request to Decline Wildfire Protection Service form (Adv. 1349). We ask you to submit their completed forms to your underwriter, field marketing representative or to [dorothy\\_sarna@cinfin.com](mailto:dorothy_sarna@cinfin.com). Opting out of this service will not affect the claims service your client receives.

<sup>1</sup> Excess and Surplus lines policyholders insured through CSU in CA are also eligible.



### What is the cost of the program to my client?

The program is provided at no additional charge to your eligible clients. Opting out of this service does not generate any reduction in premium or change the claims service provided.

### Who provides the emergency wildfire mitigation services?

We have a service relationship with Wildfire Defense Systems® to provide emergency mitigation services. WDS, an industry leader, employs trained, experienced, certified wildland firefighters who are deployed if an active wildfire is threatening homes insured by Cincinnati. With a fleet of wildland engines outfitted with the necessary equipment and products, WDS is well-prepared to provide structure protection.

### How does WDS or Cincinnati know if a home is vulnerable due to an active wildfire?

Every risk location is mapped using geo-code technology, which WDS monitors for wildfires 365 days a year. Each wildfire alert is mapped and the proximity and threat to risk locations is evaluated. Cincinnati will work with WDS to determine when the threat of the wildfire warrants deployment of emergency resources.

### How are my customers notified?

Policyholders will be notified by Cincinnati when WDS has deployed resources to an area to provide mitigation services **if you have provided us with client contact information.** If we do not have the policyholder email or phone number, your client will not be notified. We will contact your agency and provide information on the response and ask for client contact information. In order to provide the best service we can to your customers, we encourage you to provide us with emergency contact emails and phone numbers for our policyholders before a wildfire event occurs. We often need to send communication after business hours or on weekends and holidays. If WDS only has the agency email or phone number they may not be able to contact the policyholder or gain access to their property, resulting in the inability to provide mitigation services. You can provide emergency contact email and phone numbers for your clients by submitting them to your underwriter, field marketing representative or email the Cincinnati Wildfire Program Director at [dorothy\\_sarna@cinfn.com](mailto:dorothy_sarna@cinfn.com).

### How will I be notified?

You will be notified by email by your field marketing representative or by a member of the risk management department. Cincinnati will typically send notification to the producer who is listed in Diamond. If your agency has a specific person where you prefer all communication during wildfire events to go, please advise your field representative, underwriter or our Wildfire Program Director, [dorothy\\_sarna@cinfn.com](mailto:dorothy_sarna@cinfn.com).

### Will my customers receive information about any mitigation activity if WDS visits their homes?

Yes. WDS will leave a notice at the residence to let the owners know they were onsite. If you have provided us with your customer's email address, we will email your customer and the agency information about the visit, any mitigation actions taken as well as photos.

### Will this service guarantee my client's home's safety?

We cannot guarantee that WDS will be able to protect your client's home from damage in every instance. A wildfire could grow to be too big to be contained, or the service may be prevented from reaching your client's home in time to take the measures needed to protect the home from damage. Rest assured the Cincinnati homeowners policy your client has will respond to any covered claims that arise.

### What resources are offered by WDS during an event?

The steps taken to mitigate fire loss to your client's home, could include, but are not limited to:

- removing brush and fuel sources and taking other nondestructive measures
- closing structure entryways, garage doors and windows
- moving wood piles and debris away from structures
- clearing gutters and roofs of debris
- monitoring and extinguishing hot spots to prevent flare-ups

Temporary sprinkler systems may be used to wet down the area around the 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 to the property
- formulated specially for residential use and is the same product used for more than 50 years by the U.S. Forest Service

When properly applied following 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.

### What can I do to assist my customers?

Make sure you provide us with current contact phone numbers and email addresses for your clients. You can update this information in our Diamond system, email your field marketing representative or underwriter, or contact the CIC Wildfire Program Director with instructions about client contact.

### Who can I contact or who can my customer contact for more information during a wildfire?

Please email our Wildfire Program Director, Dorothy Sarna, [dorothy\\_sarna@cinfin.com](mailto:dorothy_sarna@cinfin.com), or call 720-415-3034.



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*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. Products are not available in all states. "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, The Cincinnati Casualty Company or The Cincinnati Specialty Underwriters Insurance Company, Cincinnati's excess and surplus lines company. CSU Producer Resources Inc., a subsidiary of Cincinnati Financial Corporation, offers insurance brokerage services to independent agencies of The Cincinnati Insurance Company and supports your access to CSU. 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. ©2023 The Cincinnati Insurance Company. 6200 S. Gilmore Road, Fairfield, OH 45014-5141. Mailing address: P.O. Box 145496, Cincinnati, OH 45250-5496.