The Cincinnati Insurance Companies

Personal Insurance

WILDFIRE MITIGATION CHECKLIST



• Does your property have overgrown vegetation continuous and close to the house?

- Remove vegetation three feet around the perimeter of your home.
- Arrange all plants and shrubs with space between them.
- Trim back or remove larger, overgrown plants and bushes.
- Break up continuity of vegetation with non-combustible materials, such as rock, pavers or non-flammable plants.

• Does your property have plants adjacent to your deck, porch or siding?

- Remove plants and bushes at least three feet from deck, porch and siding.
- Replace flammable vegetation with low-growing, high moisture content plants.

• Does your property have wood piles or climbing vegetation that could enable a fire to climb from lower to higher vegetation?

- Remove all ladder fuels around the perimeter of your home and around trees at least 30 feet.
- Remove plants or shrubs higher than 18 inches from underneath trees.

• Does your property contain dead vegetation, such as leaves, pine needles or other tree debris?

- Prune trees and bushes and remove all dead branches.
- Remove all dead leaves, pine needles and debris under vegetation.
- Remove all dead vegetation from underneath porches or decks.

• Does your property have large trees or plants?

- Create 10 feet of space between crowns of trees by pruning, thinning or removing trees. Conifer trees should be spaced 30 feet between crowns.
- Remove branches overhanging the roof.
- Larger trees should be located at least 10 feet away from the house.
- Prune lower branches of trees 6-10 feet from the ground.

• Is there tall, dry grass or plants on your property?

- Cut and remove dry tall grass around your home on a regular basis.
- Keep a minimum of 30 feet of defensible space healthy and irrigated throughout wildfire season.

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



Everything Insurance Should Be®

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