Wildfires are a risk to millions of American properties and cause over $1 billion in damages each year.

In Wyoming, 27% of homes are at moderate risk from wildfires and 14% are at high or extreme risk.

In fact, wildfires burned over 218,000 acres in the state in 2016. Weather changes and drought have made wildfires more dangerous in recent years and fire seasons are now two months longer on average. Wildfires can occur anywhere and at any time in Wyoming.

Here is what you can do to decrease your risk from wildfires and what to remember if you are affected by a wildfire:

**PREVENT**
- Reduce Risk of Wildfires to Rural Property.
  - Install nonflammable ground cover like stone or rock around houses or structures.
  - Regularly mow or trim vegetation and remove pine needles and other debris.
  - Keep firewood at least 30 feet from structures.
  - Enclose or screen decks with metal mesh screening and do not store anything under the deck.
  - Remove all trees within 15 to 30 feet of structures.
- Make sure an onsite water source is available for fire suppression.
- Keep propane tanks a safe distance from homes according to building codes and the size and type of the tank.
- Use Caution.
  - Know the possible fire hazards of campfires, grills, and burning yard debris.
  - Have a fire extinguisher accessible and make sure everyone in the family knows how to use it.
- Have a Plan.
  - Know your evacuation route and have a designated place to stay in case you cannot return home immediately.
- Store Insurance Information Safely.
  - Regularly update your homeowners or rental insurance policy and your home inventory.
  - Store both in a secure place like a fireproof safe, a safe deposit box, or online.
  - Keep information for your insurance agent and insurance company on hand.

**INSURE**
- Protect your property well before the flames start with a property insurance policy. Several coverages are available in the case of wildfire damage or forced evacuation including coverage for:
  - A house and its contents as well as any attached structures like a garage or deck.
  - Detached structures like fences, sheds, and barns.
  - Personal property on the premises and even personal property stored elsewhere.
  - Loss of use, including rental and living expenses if the premises must be vacated, and lost rental income.
  - Contact an insurer or insurance agent in your area to learn more about which types of coverage might be best for your needs.

**RESPOND**
- Wildfires can move rapidly, and it is important to evacuate quickly.
- Remember the “6 Ps of Evacuation: People, Pets, Prescriptions, Papers, Personal Needs, and Priceless Items.”
  - Call 911 with a location of the fire and a description of the situation.
  - After you have been allowed to safely return to your property, use caution and photograph damage.
  - Call your insurance agent or insurer’s claims hotline as soon as its safe. Your policy may require that you make the notification within a certain time frame.
  - Avoid fraud like home repair fraud which is common after disasters. Be wary of aggressive contractors or demands for up-front repair payment. If you have concerns, contact the Wyoming Department of Insurance.

Wyoming Department of Insurance
http://doi.wyo.gov • 1 (800) 438-5768

This public service announcement is presented and paid for by the insurance companies licensed to do business in Wyoming in cooperation with the Wyoming Insurance Department. For more information on the state’s insurance companies, including financial information, visit the Insurance Department website’s “Company Financial Information” section.