



WAYS TO PREVAIL OVER WILDFIRE FLOODS.



When you think about wildfires, you don't often think about flooding, but the two go hand in hand. In the United States, wildfires may be most common in the West, but they can happen anywhere. Even if your property is safe from a wildfire, you may still experience flooding from the extinguishing of wildfires.

IMPORTANT FACTS ABOUT WILDFIRE FLOODING

- Large-scale wildfires dramatically alter the terrain and ground conditions. Wildfires leave the ground charred, barren and unable to absorb water, creating conditions ripe for flash flooding and mudflow. Flood risk remains significantly higher until vegetation is restored – up to 5 years after a wildfire.¹
- Rainfall that would normally be absorbed will run off extremely quickly after a wildfire, since burned soil can be as water repellant as pavement. As a result, much less rainfall is required to produce a flash flood.²

HOW TO PREPARE YOUR PROPERTY TO MINIMIZE LOSSES

- Establish an evacuation plan and keep it up to date.
- Keep insurance information and contact names and numbers in a safe place. Having this information handy will make the claims process faster if you have a loss and need to report a claim.
- Keep emergency equipment (such as portable radios and flashlights) in working condition. Portable, battery-powered radios are essential in an emergency. Tune in to local stations and follow emergency instructions.
- After the floodwaters have receded, check for structural damage before entering the building.
- Watch for wildlife that may have chosen your property as a refuge to escape the floodwaters.
- Drain and clean basements. After the floodwaters have subsided, begin draining the basement in stages, about a third of the water volume each day. Pumping out water too quickly may cause structural damage.
- Clean damaged property. Floodwaters may transport sewage and other hazardous materials.
- Document the damage.

MAKE SURE YOUR POLICY COVERS FLOODING

It's important to review your insurance policy. If it doesn't include flood coverage, consider flood insurance through The Hartford. We'll be happy to help you understand and minimize your risks, and assist you in adding this valuable protection for your property.