



IMMEDIATE RELEASE
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State Commissioners Urge Homeowners to Review their Insurance Policies and Protect their Homes from Wildfires

(12/P63) TRENTON – Although the dry conditions that led to wildfires that burned more than 1,000 acres in New Jersey last month have lessened, wildfires remain a pervasive threat to residents living in rural and heavily wooded areas. The number of wildfires so far in 2012 has already exceeded all of last year's total, and despite recent rainfall, precipitation levels so far this year remain below those of 2011.

The Departments of Banking and Insurance, Community Affairs and Environmental Protection today reminded New Jersey homeowners who reside in or near forests to carefully maintain and review their insurance coverage, to maintain their properties with wildfire protection in mind and take commonsense precautions while enjoying the outdoors during wildfire season.

The Commissioners of the three departments today offered consumers tips to prevent wildfires, maintain their properties to lessen damage from wildfires and to ensure they have adequate coverage in the event of a loss.

“The break from extremely dry weather makes it an ideal time for homeowners to review their insurance policies to make certain they have enough coverage to replace their homes and all of their contents in the event of a loss due to a wildfire,” said Acting DOBI Commissioner Ken Kobylowski. “A great way to begin that process is to create a home inventory which helps consumers assess their insurance needs and helps tremendously if they have to file a claim.”

“New Jersey residents who live in wildfire prone areas can lessen or avoid damage to their homes by taking some common-sense precautions with their landscaping and home design, plus restricting outdoor activities when fire danger is high or extreme,” said Acting DCA Commissioner Richard E. Constable, III.

People living in the forest should maintain a defensible buffer by clearing vegetation within 15-200 feet of any structures (see <http://www.nj.gov/dep/parksandforests/fire/whm-definitions.htm>) Also, make sure fire trucks can pass down your driveway.

“Ninety-nine percent of all wildfires in New Jersey are caused by human activity, usually carelessness, negligence or even arson,” said DEP Commissioner Bob Martin, whose agency oversees the state Forest Fire Service. “A carelessly tossed match or cigarette, an improperly tended campfire, even a poorly maintained chimney can spark disaster.”

The Forest Fire Service works to prevent wildfires year-round through public outreach and education efforts, prescribed burning operations, and maintenance of fire breaks.

The State Fire Service reports that earlier dry conditions and windy weather led to wildfires that burned more than 2,500 acres in New Jersey in 2012, nearly ten times the total acreage burned all of last year. Recent rains have reduced fire danger levels around the state but wildfire threat remains pervasive, particularly in the Pinelands Region.

Acting Commissioner Kobylowski offered residents these tips for creating a home inventory:

- Group your possessions into logical categories, i.e., by room in your home, by type, etc.
- Pull together copies of original sales receipts and/or appraisal documents. Also note model and serial numbers.
- Carefully photograph or videotape each item and document a brief description, including age, purchase price and estimated current value.
- Store your home inventory and related documents in a safe, easily accessible place online, on your computer or in a fire-proof box or safe deposit box. Consider sharing a copy with friends, relatives and your insurance provider.
- Homeowners should read their policies carefully and think about the protection needed. If something that needs protection is not specifically listed in the policy, it probably is not covered.
- Ask your insurance carrier about available discounts for taking wildfire mitigation steps.
- Consumers should make sure their homeowners insurance is adequate to replace items such as jewelry and electronics equipment, because some policies cap the amount of coverage for “luxury items” and in some cases the coverage may not be enough to actually replace any items lost in a fire. Consumers should inquire about “umbrella” policies to cover these high value items.

Acting Commissioner Constable offered these tips for lessening wildfire damage:

- Create a 30-foot safety zone around the house. Keep vegetation to a minimum here.
- Clear the yard of leaves, brush, evergreen cones, dead limbs and fallen trees.
- Store firewood 100 feet away and uphill from any structure.
- Keep the gas grill and propane tank at least 15 feet from any structure.
- Clear an area of 15 feet around the grill.
- Place a one quarter inch mesh screen over the grill.
- Prepare for water storage with an external water supply such as a small pond, well or pool.

Commissioner Martin offered these tips for preventing wildfires:

- Pay attention to warnings from the National Weather Service and New Jersey Forest Service. Do not build outside fires during red flag warnings.
- Obtain necessary permits for campfires. Don't leave fires unattended. Douse them completely.
- Report suspicious vehicles and individuals. Arson is a major cause of forest fires in New Jersey.
- Use ashtrays in vehicles. Discarding cigarettes, matches and smoking materials is a violation of New Jersey law.

- Keep matches and lighters away from children. Teach them the dangers of fire.

Also, residents living in wooded areas always should be ready for an emergency evacuation of your neighborhood. Evacuation may be the only way to protect your family in a wildfire. Know where to go and what to bring with you including your home inventory and insurance policy. Plan several escape routes in the event some roads are blocked by a wildfire.

For more information on wildfire prevention go to:

<http://www.nj.gov/dep/parksandforests/fire/wildfire-prevent-edu.htm>

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