

WILDFIRE RESPONSE PROGRAM

KW Specialty Insurance Company has included the Wildfire Response Program endorsement to your policy as an added benefit to policyholders at no additional cost. In response to the increased threat of wildfire due to changing environmental conditions, the increase in homes being constructed in the Wildland Urban Interface and other factors, KW Specialty Insurance Company wishes to do our best to help protect your home under these circumstances.

KW Specialty Insurance Company has now partnered with Wildfire Defense Insurance Services (WDS) to provide the Wildfire Response Program. WDS is a trusted association of wildfire professionals. WDS employs certified wildland firefighters with appropriate training and wildfire experience, and their fleet of certified wildfire engines that are outfitted with the right tools and equipment needed to contribute to the protection of your home during a wildfire.

If your home is threatened by an active wildfire, the Wildfire Response Program will attempt to go into the evacuation zone to help protect your home. If the Wildfire Response Program accesses your property during a wildfire, they will leave a notice showing they have been there.

The Wildfire Response Program authorizes WDS to enter the grounds of your property to provide wildfire suppression and structural protection services. WDS will determine the most appropriate methods to mitigate fire loss to your home, which could include, but are not limited to, non-destructive measures such as brush removal, fuel source mitigation, closing of structure entryways, garage doors and windows, moving wood piles and debris away from your home, clearing gutters and roof debris and extinguishing and monitoring for hot spots to prevent flare-ups. Temporary sprinkler systems may be used to wet down the area around your 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 designed to be applied to the home and surrounding vegetation to prevent the exterior of the home from igniting. This gel will be removed from structures after the wildfire threat passes. Ground applied fire retardant is designed for application on non-managed vegetation around a property to help prevent the encroachment of fire to the property. WDS will use their professional judgment and industry best practices to determine the necessity, extent, or nature of the services provided.

The Wildfire Response Program is not a first responder service and is supplemental to all other public wildfire responders. Due to engine availability limitations and health and safety requirements, there may be instances when the Wildfire Response Program will not be able to provide the services to your property, and there is no promise that services will be provided or will prevent damage.

If the property is lost or damaged, your homeowners insurance may pay for any covered loss that may occur.

The Wildfire Response Program may be discontinued by the Insurer at any time without further notice.

If you do not want to participate in the Wildfire Response Program, then please contact your producer to unenroll from this program.