



# Exceeding Expectations



## Wildfire Defense, No Matter Where You Are

In June 2012, Bill Ward was in Sorrento, Italy, with his wife and 14-year-old son when he received a text message on his cell phone that a wildfire was threatening his ranch home near Bellvue, Colorado. There was little he could do from halfway across the globe. Fortunately, hundreds of wildland firefighters from Colorado and other Western states were moving into the region to battle the rapidly spreading inferno. A smaller contingent of firefighters dispatched by Ward's homeowners insurer, Chubb, also was on the move with the more targeted task of helping to protect homes insured by Chubb.



Bill Ward

Chubb's Wildfire Defense Services is a free loss-prevention program available to Chubb homeowners policyholders in 14 Western states. In addition to providing wildfire education and property risk assessments, the service responds to wildfires through a network of certified wildfire fighters and the application of a highly effective fire-blocking gel.

Soon after Ward learned of the growing fire that threatened his property, Chubb's firefighting team began taking actions to help protect it.

Ward's ranch property is 900 acres—a combination of woods and meadows in a long valley. There is a main house and a caretakers house and some outbuildings. He has 14 horses and 127 head of cattle on the ranch. Both houses back up to a heavily forested mountain.



Firefighters hired by Chubb set up a sprinkler system to help protect the Ward home.

Nick Lauria, a firefighter with Chubb's program, was on the Ward property for several days during the height of the High Park fire. He described the two houses on the property as wood frame construction with cedar siding and asphalt shingle roofs. Upon arriving, the first firefighting crew removed combustible materials from beneath the outdoor decks. Then, the firefighters set up a portable water pond and a sprinkler system to wet down the grasses behind the houses. At times, the firefighters went into the woods to extinguish fires that had flared up. Lauria estimates the wildfire came within 75 yards of the two houses, but neither house sustained damage.

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Lauria has battled more than 200 fires in his 19 years as a wildland firefighter. This was one of the worst. “On a scale of 1-10, this was a solid 9,” he said. “It was a very significant fire.”

In the meantime, Ward and his family remained in Italy and had to rely on others for updates about the fire surrounding his property. “One of the most comforting things that we saw was a picture text of our ranch manager’s house with sprinklers set up,” he said.

Ward returned to the United States on June 11, but was not able to return to his ranch until June 28. He was pleased to see that none of the buildings were damaged. Portions of the forested land were burned, and some fencing that weaved through the trees sustained damage. All 14 horses had been evacuated from the property. Ward said the firefighters opened gates and cut fences on the ranch to allow the cattle to escape the wildfire threat.

Ward’s insurance agent, Jed Dillingham of Dillingham Insurance in Enid, OK, said Chubb’s presence made a difference. “Many neighbors lost everything that they had, and I suspect the Wards would have been in that same category had it not been for the efforts of the Chubb wildfire defense team,” he said.

Ward said he is glad his insurance company was there to help. “What Chubb did was an unexpected surprise for us,” he said.



A member of the Chubb crew digs a containment trench to halt the spread of wildfire behind the Ward home.



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The coverages and services described in the literature are not available in all jurisdictions, and are not available to condominium, cooperative or renter policyholders, but are available to houses under construction and houses that are rented to others.

Wildfire Defense Coverage is triggered only when a wildfire is within three miles of a residence or when a civil authority initiates an evacuation order as a result of an approaching wildfire. Chubb and its representatives will use their best efforts to provide these services. There may be instances when Chubb will not be able to provide these services. There is no guarantee that these services will prevent damage.

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