



CALIFORNIA WILDFIRE GUIDE 2025



HERITAGE PROPERTY
INSURANCE SERVICES

EVACUATION WARNING **VS** EVACUATION ORDER

Understanding the difference between a “warning” and an “order” is crucial when deciding to evacuate or not. These terms indicate the severity of the danger.

EVACUATION WARNING

When an evacuation warning is issued, that means fire behavior could threaten nearby homes and businesses. During a warning, evacuations aren't mandatory but they are encouraged.

EVACUATION ORDER

There is an immediate threat to livelihood. Evacuation is mandatory in this case.

PRE-EVACUATION

PROTECTING YOUR HOME BEFORE EVACUATING

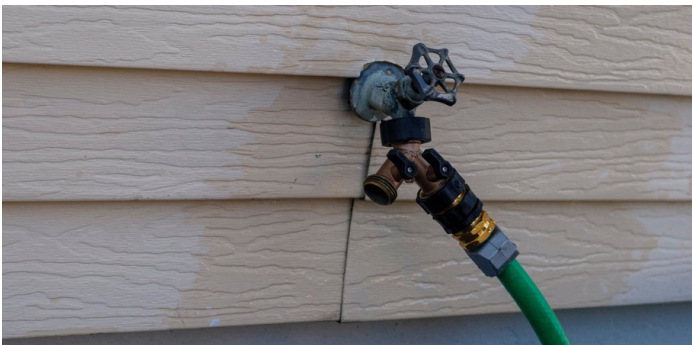
Here are some steps to protect your home before evacuating from a wildfire:

INSIDE THE HOUSE:

- Prepare an Emergency Kit that is ready to grab and go.
- Ensure your Wildfire Action Plan is up to date.
- Familiarize yourself with your community's emergency plan, evacuation routes, and destinations.
- Remove flammable window treatments like shades and curtains, and close metal shutters.
- Move anything that can easily burn to the middle of rooms, away from windows and doors.
- Turn off the gas at the meter and pilot lights.
- Leave lights on for firefighters to spot your house through the smoke.
- Switch off the air conditioning.

OUTSIDE THE HOUSE:

- Remove flammable items from outside, such as patio furniture, toys, doormats, and trash bins. Alternatively, you can bring them inside your home or place them in your pool.
- Turn off propane tanks.
- Move grills and other propane appliances away from the house.
- Attach garden hoses to outside taps for firefighter use and fill buckets with water to scatter around.
- Have a ladder handy for firefighter roof access.
- Keep exterior lights on to make your home visible in smoky or dark conditions.
- Don't leave sprinklers or water running, as it can lower critical water pressure.
- Put your emergency kit in your car.
- Park your car in the driveway, facing outwards, loaded and ready, with all doors and windows shut.
- Seal attic and ground vents with plywood or commercial seals.



BUILDING YOUR EMERGENCY SUPPLY KIT

Make sure to prepare your emergency supply kit [well in advance](#) of any wildfire or disaster. Ensure that it is [easily accessible](#) for quick evacuation and be ready for the possibility of an extended absence from home.

Your emergency kit should be [easy to carry and access](#). Use backpacks to store essential items and personal documents. To make transporting food and water easier, [consider using a wheeled tub or chest](#). Keep your bag [light enough](#) for comfortable lifting into your vehicle.

EMERGENCY SUPPLY KIT CHECKLIST:

- Build a 14-Day Disaster Supply kit (1-gallon water/per person/per day, non-perishable food, medications, first aid supplies, important documents, clothes, flashlight, battery-powered radio with extra batteries, and other emergency supplies)
- Infant formula, bottles, diapers, wipes and diaper rash cream
- Prescription eyeglasses and contact lens solution
- A map with at least 2 evacuation routes
- A 14-day supply of pet food & water, bowls, medications, litter box & litter
- Extra car keys, credit cards, cash, or traveler's checks
- Valuables that are easy to grab & go
- Family photos and irreplaceable items
- Chargers for electronics and a backup battery
- Manual can opener for food
- Fire extinguisher

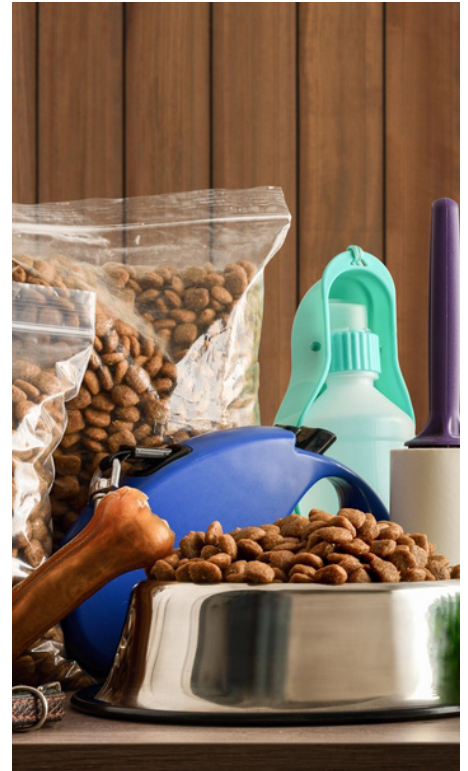


ANIMAL SAFETY

Keep pets readily available for departure. Plan for an early evacuation of farm animals, arranging transportation and safe locations. With some advanced planning, you will increase their chances of surviving a wildfire.

PET EVACUATION CHECKLIST

- ✓ Make an Evacuation Plan for your pets. Decide if you'll be taking your pets with you or dropping them off somewhere.
- ✓ Ensure all pets wear collars with ID, rabies, and license tags.
- ✓ Have a pet carrier for each animal. If you cover the cage, this may reduce fear in your pet.
- ✓ Bring vaccination records, vet contacts, ownership proof, and current pet photos with your Emergency Supply Kit.



EVACUATION STEPS

1 Review Evacuation Plan

Discuss your evacuation plan with your family. Decide where to meet, who to call, and how to leave safely. Make sure it remains updated, so you're always ready to move fast if need be.

2 Monitor Wildfire Updates

Stay up-to-date on wildfire updates in your area. Know your community's emergency response plan, evacuation orders, and evacuation centers.

3 Pack Emergency Supply Kit

Keep your Emergency Supply Kit in your car, so you are always ready to leave in a hurry.

4 Wear the proper clothes

Dress to protect yourself in a wildfire. Wear clothes that cover your skin (100% cotton is best), like long pants and tops, and durable, closed-toed shoes. This will help guard you against heat and sparks.

5 Get your pets ready to evacuate

Don't forget your pets in your evacuation plan. They also need a plan for their safety. Have carriers, food, water, and (if applicable) any medications ready so they can leave quickly and safely with you.



WHEN TO EVACUATE

If fire officials recommend evacuating, it's important to leave right away to stay safe and help keep the roads clear for firefighters. In the case of significant wildfires, there may not be enough time for individual warnings, so it's crucial to act swiftly upon receiving an evacuation order.

WHEN FOLLOWING EVACUATION ORDERS:

- ✓ Listen to local radio or TV for updates from authorities.
- ✓ Fire officials decide when and where to evacuate based on the fire, wind, and terrain.
- ✓ Police enforce evacuation orders. Follow their instructions immediately.
- ✓ Understanding "warning" & "order:" These terms indicate the severity of the danger.
- ✓ Act quickly if the authorities advise you to leave.
- ✓ Do not return home until fire officials notify you that it's safe to do so.



WHEN TO RETURN HOME

Returning home after a wildfire can be an emotional experience. You will probably be filled with uncertainty about the extent of the damage done to your home. Be aware of hazards and your surroundings when you return home. Remember to:

- ✓ Make sure it's been declared safe by officials to return home.
- ✓ Watch out for dangers like downed power lines.
- ✓ Be cautious with propane tanks and gas lines.
- ✓ Inspect for fire hazards. There could be hidden embers or fires.
- ✓ Ensure all appliances are off and the main circuit breaker is safe to turn on.
- ✓ Check your water supply system to make sure they're working properly.
- ✓ If you spot any danger, call 911 immediately.





PREPARING FOR POWER OUTAGES DURING WILDFIRES

During wildfires, power outages are common. In addition to the pre-evacuation steps mentioned earlier, here are some important things to know to stay safe and prepared:

- ✓ Be able to open garage doors or gates without power.
- ✓ Get to know your home's utility boxes for electricity, water, and gas and learn how to safely manage them.
- ✓ Build an Emergency Supply Kit.
- ✓ If applicable, understand your generator's safety guidelines. Know where to connect it, what electrical cords to use, and the electrical load rating. Improper installation may put yourself or utility workers at risk for electrocution.
- ✓ Always have a charged cell phone for emergencies and keep up with the latest information from CAL FIRE and local authorities.

POWER OUTAGES

During a power outage, especially during wildfire threats, it is important to remain calm and follow these simple steps:

- ✓ To help preserve food for a longer period of time, keep the fridge and freezer closed.
- ✓ Shut off gas lines and items like propane tanks.
- ✓ Steer clear of power lines, and try to stay at least 10 feet away from overhead lines and electrical equipment.
- ✓ Use a battery-powered radio or your cell phone to stay updated.

FILING A HOMEOWNERS INSURANCE CLAIM

At the Heritage Companies, our goal is to make the claims process as seamless as possible.

Here's an overview of what you can expect:

1

First, call us at **1-800-343-3375**. Our friendly representatives will guide you through the process.

2

Next, a mitigation team is sent to your home if emergency remediation is needed.

3

One of our field claims adjusters will contact you to schedule a convenient time to inspect your home.

4

Lastly, one of our claim examiners will contact you to discuss coverages and next steps.

At the Heritage Companies, we will work with you throughout the process to ensure that everything proceeds smoothly. We'll help you find a reliable contractor, monitor progress, and answer any questions that you might have along the way.





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