



May 1, 2016

RE: Policy XXXXXXXXXXXX

John and Mary Smith  
1234 Main St.  
Tacoma, WA 98401

Dear Valued Member:

At Mutual of Enumclaw we stand behind our mission: "Thoughtful people protecting members' financial security." Our mission statement isn't just a collection of words etched on a plaque on the wall. It drives us to continuously search for products, services, and coverage options that are designed to give you peace of mind and to protect your financial security.

**Introducing the Mutual of Enumclaw Wildfire Program**

There is an increased threat of wildfire throughout the western United States due to changing environmental conditions. We are pleased to announce that we have partnered with Wildfire Defense Systems, Inc. ("WDS") to help protect your property if a wildfire event occurs in your area.

WDS is a trusted association of wildfire management professionals. If your property is threatened by an active wildfire, WDS will attempt to go into the evacuation zone to help protect your property. WDS employees are Certified Wildland Firefighters with appropriate training and wildfire experience. Their fleet of certified wildfire engines are outfitted with the right tools and equipment needed to contribute to the protection of your property during a wildfire.

We are providing this service to you at no additional cost. You have been automatically enrolled in the program and there is no action required on your part to accept this service. Enclosed you will find Frequently Asked Questions which we believe will answer any questions about the program that you may have.

While this is an additional service provided at no cost to you, if you do not wish to have this service you can opt to not participate. To opt out, please contact your agent or you can opt out of the program on our website by visiting [mutualofenumclaw.com/wds](http://mutualofenumclaw.com/wds).

Thank you for your business and for your consideration.

Sincerely,

Eric Nelson, CPCU, CIC, ARP  
President and CEO

cc: Agent Name  
Agent Phone

## **Mutual of Enumclaw Wildfire Program Important Information**

By agreeing to this service, you are authorizing Wildfire Defense Systems, Inc. ("WDS") to access the grounds of your property to provide wildfire suppression and property protection services. WDS will determine the most appropriate methods to mitigate fire loss to your property, 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 structures, 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 structure 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 structure and surrounding vegetation to prevent the exterior of the structure from igniting. This gel will be removed after the wildfire threat passes. Ground applied fire retardant is designed for application on non-managed vegetation on your property to help prevent the encroachment of fire. WDS will use their professional judgment and industry best practices to determine the necessity, extent, or nature of the services provided.

The Mutual of Enumclaw Wildfire 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 Mutual of Enumclaw Wildfire 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 property is lost or damaged, your property insurance may pay for any covered loss that may occur.

Please note that the Mutual of Enumclaw Wildfire Program may be discontinued at any time without further notice.

# **Mutual of Enumclaw Wildfire Program**

## Frequently Asked Questions

### **What is the goal of the Program?**

We believe that protecting your financial security is our utmost mission. Emergency responders may not always be able to respond to your property due to being overwhelmed by a wildfire incident and not having enough resources to service all citizens. The service provided by the Mutual of Enumclaw Wildfire Program will support the first responder efforts.

### **What is the WDS service?**

Wildfire Defense Systems, Inc. ("WDS") monitors wildfires throughout the western United States to determine if specific insured properties are, or will be, threatened. If your property is threatened, WDS may be able to provide potentially structure-saving services. These services may include the use of sprinklers, fire blocking gel, ground-applied retardant, and tactics which remove wildfire hazards from around your property.

### **Why enroll in such a Program?**

In the event of a wildfire, your local first responders will do their best to respond. Unfortunately, there may be instances where these first responders may be directed elsewhere. This program offers another layer of protection at no additional cost to you. WDS services are designed to specifically protect a property from wildfire and they often employ tactics beyond what many fire departments are available to perform. During a wildfire event, particularly in the first 24-48 hours, adequate resources typically do not exist and fire departments may not be in a position to save your property. Most losses occur within the first 48 hours of a fire.

### **How do I know if I am enrolled in the Program?**

You are automatically enrolled in the program. No action is required by you.

### **What if I do not want to participate?**

We sincerely hope that you will allow Mutual of Enumclaw to provide this valuable service to you. If you wish to opt-out of the Mutual of Enumclaw Wildfire Program, please call your agent or complete the opt-out form at [mutualofenumclaw.com/wds](http://mutualofenumclaw.com/wds).

### **What is the cost to participate?**

The Mutual of Enumclaw Wildfire Program is provided to you at no cost.

### **What do I do when a wildfire occurs?**

First, notify your local 911 center if you encounter a fire in the area.

After contacting 911, please call our Claims Response Center at 1-877-425-2580 and let us know the location of the wildfire. WDS is not a first responder service and there is no guarantee that an engine resource will arrive. Local resources are always in the best position to protect your property during the first day of the fire.

### **How does the Program coordinate with other Emergency Response services in my area?**

The WDS service is an additional response service for you, however the program does not replace the emergency services provided by your local jurisdiction. Representatives of the program work together with local fire response teams to maximize effectiveness. WDS adheres to the Incident Command System to coordinate efforts for specific wildfire incidents, therefore on occasion the local Incident Commander may choose not to allow WDS access to evacuation zones or the fire area.

### **Will you contact me during a wildfire incident?**

We will do our best to make contact with you. If that is not possible, you may contact your agent or our Claims Response Center at 1-877-425-2580.

During a wildfire event, if you are away when WDS accesses your property, they'll leave a notice showing they've been there.

# Mutual of Enumclaw Wildfire Program

## Frequently Asked Questions

### **What preventative actions can I take if there is a wildfire near my property?**

WDS recommends that if a fire occurs and threatens your property, preventative actions should only be performed if it is safe to do so. Evacuation orders should always be followed. If it is safe to remain on your property, combustible items such as patio furniture, firewood, pine needles, dead leaves, and similar items should be removed from the area within 5 feet of the structure. Gutters should not contain combustibles such as pine needles and dead leaves. If a sprinkler system is installed, watering the property within 30 feet of your structure can also be helpful.

We recommend that these types of preventative measures occur long before an actual fire occurs. Wildfires occur without notice and can spread very rapidly, threatening people and property. There may be very little time to escape the fire, let alone to perform preventative actions.

### **What is a Thermo-Gel barrier and how is it used?**

Fire blocking Thermo-Gel is a non-toxic, industry-leading, fire-preventing, and heat-absorbing Class A fire-retardant gel that WDS may use to help protect your structure and property. The gel particles adhere directly to a structure; flames or burning materials that come into contact with the gel will quickly extinguish. It creates a gelled water barrier that effectively helps protect a structure for several hours, and may prevent structure ignition. It can be rehydrated to extend effectiveness, as needed. The gel is used as a last resort when fighting a fire. It is proven to be effective as it adheres to smooth surfaces such as glass.

### **How is the protective gel removed?**

Once the wildfire threat has passed, the gel is safely removed, typically using a light washing process with water. The gel is safe for structures and the environment: it is about 98% water and can be used on all types of trees and vegetation.

### **How may my landscape be affected?**

When a wildfire threatens a property, WDS may occasionally need to remove highly flammable materials from around your structure to help improve the survivability of the structure. While WDS will make every effort to protect landscaping, the priority is to protect your structure and personal possessions. If protective gel is applied, it also may be applied to landscaping immediately around your structure.

### **What if I have a locked gate around my property?**

In the event that WDS must gain access through a locked gate during a wildfire incident, we will do our best to contact you. Please share up to date contact information, including your phone numbers and email addresses, with both Mutual of Enumclaw and your agent. You can easily update your contact information with Mutual of Enumclaw by contacting Member Services at 855-272-8431.

### **Is this service guaranteed to save my property?**

No. If there is a wildfire event in your area, there is no guarantee your property will be saved. Although WDS will make every effort to protect your property, firefighter safety is our ultimate priority. Due to safety concerns or engine availability limitations, it may not be possible for WDS to access your property during the wildfire. The program has been very successful protecting structures, however on occasion structures are lost to fire. We recommend you perform structure-saving maintenance long before a wildfire ever starts.

### **Who may I contact for more information during a wildfire event?**

You may contact your agent or our Claims Response Center at 1-877-425-2580.

### **What cost should I expect as a result of the WDS service?**

None, the WDS service is provided to you at no charge. In the event your property is damaged as a result of wildfire suppression services, structural protection services or during cleanup, we will pay to repair your property.