

9 timely tips for wildfire season



Add contacts to your phone

Include emergency numbers, your insurance agent, and a friend or relative who lives outside the area.



Know the emergency warnings

Fire weather watch: conditions are possible but not imminent

Red flag warning: take extreme caution because fires are ongoing or expected

Extreme fire behavior: a wildfire is likely to rage out of control



Stay tuned in

Pay attention to local news, community text and email alerts, and NWS. Ready.gov has a good starter list of sources.



Gather the essentials

- Driver's license, phone chargers, credit card or cash
- Important documents: insurance papers, birth certificates, passports, legal papers
- Medications and prescriptions
- Eyeglasses, hearing aids, medical equipment
- Diapers and formula
- Irreplaceable items, such as photos, mementos and jewelry
- Food and water



Plan your evacuation route

Know at least two ways to exit your neighborhood in case roads are blocked. Keep your car gassed up or charged (for electric vehicles) and parked for a quick escape.



Arrange a place to stay

Find emergency shelters ahead of time, or contact the American Red Cross.



Take care of pets

Call ahead to see if the shelter or hotel allows pets. Don't forget their crate, food, and any medicines they may need.



Agree on a place to meet

You can't assume your entire family will be together when a wildfire strikes. Know how to stay in touch and carry a backup list of numbers.



Prep your property

Scan the QR code for steps to take before, during and after a wildfire to help protect your home.



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Hurricane evacuation tips







Know where to go and what to bring before you head out the door. A plan and plenty of supplies are the key to a safe evacuation.

What to do

-  Plan more than one route in case roads are blocked.
-  Have your bags packed and be ready to leave.
-  Share your plan with your loved ones.
-  Stay tuned to local weather news and emergency alerts.
-  Fully charge laptop computers and mobile devices.
-  Gather supplies or find a boarding facility for your family pets.
-  Keep important documents stored safely, either on paper or in digital form.

Don't ignore evacuation orders, because it can quickly become too late.

What to take

-  A week's worth of food and water (and a can opener)
-  A month's worth of medication and first aid supplies
-  Extra batteries, a flashlight, radios and a hand crank phone charger
-  A full tank of gas a few extra plastic gas cans
-  Cash on hand, in case ATMs flood or power goes out
-  Pet food, medicine and crates

If you can't evacuate and are forced to take shelter, use a generator outdoors and stay away from windows.



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Why ensuing loss coverage matters

Hint: It can save you a boatload

What is ensuing loss coverage?

All boat insurance policies exclude some items or events from coverage. If one of those excluded causes of loss results in the insured boat sinking, burning, or colliding, the damage or ensuing loss is eligible for coverage. But if your policy doesn't have ensuing loss coverage, it wouldn't cover this damage.

40%
of the boat's value

Average cost of repairing a boat that's been underwater, even briefly¹

Every American Modern[®] boat policy automatically includes ensuing loss coverage. Not every insurer can say that. Here's an example:



If an animal bites through a hose, the hose isn't covered (an exclusion)...



...but if the bitten hose leaks water...



...and sinks your boat...



...any damage caused by the sinking (like a corroded engine) is eligible for coverage.



Questions? Ask your agent for all the details.

¹ <https://www.boatus.org/study-guide/boat/maintenance/>

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Park it and protect it

How to tell if your collector car or motorcycle is ready to weather the storm

✓ Grounded lightning rod

✓ Well-anchored roof (annually inspected)

✓ Dead and dying overhanging branches trimmed back

✓ Covered up to keep upholstery fresh

✓ Garage or shed with fireproof walls



✓ No fire hazards like oily rags lying around

- Smoke detector batteries changed every 6 months
- Security system with remote fire monitoring
- Automatic sprinklers or fire suppression system

Be ready with insurance specially-designed for collector vehicles.

Ask your agent about the coverage that's right for you.



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Cruise with confidence

Without the proper fit, your helmet does little to protect you. Follow these tips for choosing the right helmet.



Round, oval, or in between

The internal shape of the helmet should match the natural shape of your head.



A perfect fit

Your helmet should feel snug, without squeezing or pinching. Make sure your cheeks are tightly compressed, with no gaps at the temples.

Try it on for size

- Grab the helmet on each side of the chin bar and try to move it from side to side; your cheeks should move along with it
- Push in the middle of the chin bar; it shouldn't move away from your head or touch your mouth or nose
- Wear it around the store for 30 minutes

One size does not fit all

Wrap a measuring tape around the largest part of your forehead, about one inch above your eyebrows. Then use this chart to select the corresponding size.



Inches	CM	Helmet size
20-1/8 • 20-1/2	51 • 52	XX-Small
20-7/8 • 21-1/4	53 • 54	X-Small
21-5/8 • 22	55 • 56	Small
21-5/8 • 22	57 • 58	Medium
23-1/4 • 23-5/8	59 • 60	Large
24 • 24-3/8	61 • 62	X-Large
24-7/8 • 25-1/4	63 • 64	XX-Large

Ensure the perfect fit, and come ride with us!



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