



FOR IMMEDIATE RELEASE

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**SUPERINTENDENT OF INSURANCE REMINDS NEW MEXICANS
TO PREPARE FOR WILDFIRES**

New Mexico Superintendent of Insurance Russell Toal is reminding New Mexicans that the wildfire season is upon us. “The dangers of wildfire in drought-parched New Mexico cannot be underestimated. This is the time to make sure your insurance is adequate, to prepare your property, practice fire prevention and have a plan if evacuation is necessary,” said Superintendent Toal.

CALL FOR HELP

Make sure that everyone in your household knows who to call for help if there is a fire. Are you in a larger city that uses 911? Or do you have a local volunteer fire department that you can call? Make sure that your family members know how and who to call, with those numbers highlighted on cell phones and posted near any land lines. Check with your county government on what local fire department serves your area and make sure that you have that number available in case of an emergency.

DEFENSIBLE SPACE AND FIRE-RESISTANT MATERIALS

Before a fire happens, evaluate your home or business and the surrounding area to identify hazards that may catch fire and burn. Make your home safer with the following tips:

- Make sure that emergency responders can find your home by placing your address number in a distinctive spot, visible for 150 feet in all directions, and in letters that are 4” tall;
- Reduce the amount of material that can burn easily in and around your home or business by clearing away debris and other flammable materials;
- Keep a garden hose long enough to reach all areas of your home and be ready to fill garbage cans, tubs or other large containers with water;
- Move firewood and scrap wood at least 30 feet away from your home and any other structures;
- Use fire-resistant materials for landscaping and construction, especially on your roof; and
- Check your landscaping and make sure that it complies with standards like the one illustrated below.



Example: If a five-foot shrub is growing near a tree, you need 15 feet of clearance between the top of the shrub and the lowest tree branch. Your clearance should be three times the height of the shrub. (Courtesy readyforwildfire.org)

INSURANCE

Your homeowners or renter's insurance policy should be reviewed now to ensure that you have adequate coverage for your property and personal belongings. You can use the National Association of Insurance Commissioners' [\(NAIC\) Consumer's Guide to Home Insurance](#) or [Guide to Renter's Insurance](#) to help make decisions about which policy works best for you. Contact your insurance carrier, broker, or agent if you have any questions or need to update your policy. You can also ask your insurance carrier about how to protect your home from fire and how you should document damage if you do have a fire.

Filing a claim and replacing all belongs will be easier if you have a home inventory. We encourage you to take photos or a video of each room and of important or expensive items, as this will help your insurer quickly process a claim. You can save these videos or photos to the cloud for easy retrieval. The NAIC has developed a free app—NAIC Home Inventory-- that you can download on your apple or android device and use to create an inventory of your property.

MAKE SURE THAT YOU DON'T START A WILDFIRE

- Use caution any time you use fire. Dispose of charcoal briquettes and fireplace ashes properly, never leave any outdoor fire unattended, and make sure that outdoor fires are fully extinguished and cold to the touch before leaving the area.
- Do not use welders or any equipment that creates sparks outside on dry, windy days.
- Do not park vehicles in tall, dry grass if a fire weather watch or fire weather/red flag warning has been issued. Exhaust systems are very hot and can ignite dry grass.
- Store combustible or flammable materials in approved safety containers away from the house.
- Keep a gas grill and propane tank at least 15 feet away from any structure. Clear a 15-foot area around the grill. Do not use the grill during potentially dangerous fire weather conditions. Always have a fire extinguisher and functional water hose nearby.
- Watch a fireworks show to celebrate the Fourth of July instead of lighting your own fireworks.
- Learn how you and your family can prevent a wildfire by using fire and equipment responsibly at www.SmokeyBear.com.

EMERGENCY EVACUATION

Have a plan in case you may need to evacuate. Prepare and regularly review your evacuation plan, share it with family and friends, and be sure to have emergency contact numbers readily available to you.

- Know your community's local evacuation plan and identify several escape routes from your location in case roads are blocked. Include plans to evacuate people with disabilities and others with access or functional needs, as well as pets, service animals, and livestock.
- If you will evacuate by car, keep your car fueled and in good condition.
- If you will need to share transportation, make arrangements now. If you will need to use public transportation, including paratransit, contact your local government emergency management agency to ask how an evacuation will work, how you will get current information during an evacuation, the location of staging areas, and other information.
- If you need to relocate for an extended period of time, identify a place away from home where you could go if you had to leave. Consider family or friends who live outside of the local area.
- If you expect to go to a shelter after evacuating, download the American Red Cross Shelter Finder App at www.redcross.org/mobile-apps/shelter-finder-app. This app displays a map of all open American Red Cross shelters and provides the capacity and the current population of each shelter. You can also text SHELTER + your ZIP code to 43362 (4FEMA) to find the nearest shelter in your area.
- Have a Battery-Powered Weather Radio available. If electricity is out and cell towers are down, this will be your only way to know what is happening.

ESSENTIAL ITEMS FOR AN EMERGENCY SUPPLY KIT

- **Cash:** If there is a widespread power outage, credit cards won't work. Keep some cash on hand for replenishing supplies.
- **Medications:** Pharmacies might be closed, and hospitals could be overwhelmed. Keep a backup supply (at least several days' worth) of important medications like blood pressure medicine and insulin.
- **A Gallon of Water for Every Family Member and Pet:** Widespread power outages could make tap water unsafe to drink.
- **Important Documents:** Social Security cards, passports, birth certificates, driver's licenses and more could all be lost or destroyed in a fire. Keep copies of these documents in a fireproof container and make it part of your emergency supply kit. Include a copy of your insurance policy so that you can quickly file a claim once the danger has passed.
- **A Change of Clothes:** If you are away from your home for a few days, you will want to have a change of clothes.
- Always keep a good pair of shoes and a flashlight near your bed and handy in the event of a sudden evacuation at night.

Visit "[Ready, Set, Go!](#)" for additional information and resources. Taking action now can prevent a catastrophe later!

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