

# wildfire solution **FAQs**

At Berkley One, we understand what it takes to help protect your home and reduce loss caused by wildfire. We teamed up with Wildfire Defense Solutions (WDS) to help provide response services to you and neighboring Berkley One clients in wildfire prone regions. For more details on the program, browse the questions and answers below.

## **WHAT IS THE BENEFIT OF THE PROGRAM?**

WDS monitors wildfires countrywide and provides us with up-to-the-minute information about fires that may endanger your home. If a wildfire is threatening and local authorities permit access, WDS can deploy available response resources to take necessary pre-suppression action to help protect your insured property.

## **WHY DID BERKLEY ONE CHOOSE TO WORK WITH WDS?**

WDS is a leader in wildfire loss prevention and response. All WDS engines and crews are federally inspected and qualified under national wildfire codes. WDS has been responding to wildfires with the U.S. Forest Service since 2001 and has responded to more than 300 wildfire incidents on behalf of insurers since 2008.

## **HOW DO I QUALIFY?**

To qualify, you must be a Berkley One client with an active homeowners policy located in the states where Wildfire Defense Services are available. Services are available in the majority of states where wildfire may be a risk. Condo and renters policies are not eligible.

## **DO I NEED TO ENROLL?**

No. As a Berkley One client, you are already enrolled in the program. If you don't wish to receive these services, please contact our PriorityOne support team at 855-663-8551 or email [risk@berkleyone.com](mailto:risk@berkleyone.com).

## **WHAT DOES THIS PROGRAM COST?**

Since wildfire services help reduce the risk of loss to insured homes, wildfire services are offered at no charge to qualified Berkley One clients.

## **WHAT HAPPENS IF THERE'S A WILDFIRE?**

In the event that a wildfire approaches within three miles of a client's home, Berkley One and WDS will make every effort to coordinate a response where resources are available and local authorities permit access. The response can take pre-suppression actions deemed necessary to help prevent damage, including emergency fuel mitigation, sprinkler system setup, fuel break preparation and the application of fire blocking gel. Once the fire front passes, WDS will return for cleanup and to ensure re-entry is safe without hot spots or lingering embers which could ignite.

## **IS THERE A GUARANTEE THAT WDS WILL RESPOND?**

Unfortunately, there may be circumstances when WDS will not be able to provide these services. There are thousands of fire starts each year in the United States and resources like those of WDS are fairly limited by comparison. Berkley One and WDS make every effort to identify where fires are likely to occur and plan accordingly. However, Mother Nature is unpredictable, resources may not be available, and WDS' activities may be restricted by fire officials to a time when wildfire conditions allow safe operations as defined by state and federal standard operating procedures.

