

Wildfire Defense Program Agent FAQ

What is the Wildfire Defense Program?

Safeco Insurance is contracted with Wildfire Defense Systems, Inc. (WDS) to offer a Wildfire Defense Program (“Program”) to protect certain Safeco policyholder properties threatened by active wildfires.

Which of my policyholders are eligible?

This Program is available only to Safeco customers with homeowners or Landlord Protection policies in designated high-risk wildfire locations in the following states: AZ, CA, CO, ID, MT, NV, NM, ND, OR, OK, SD, TX, UT, WA, and WY. Renters and condo policies are not included in the Program.

How does the contract with WDS work?

WDS maintains a map of Safeco’s policies-in-force within the Program footprint and monitors the area to determine wildfire proximity and threat level. WDS provides Safeco with intelligence, reporting and recommendations for active wildfires. If Safeco makes a decision to trigger the response service for a particular event, WDS will stage fire engines, and its personnel will work to mitigate or protect policyholder’s homes (when equipment and crews are available).

How are my customers notified?

When the wildfire response service is triggered, Safeco’s “Callout Team” from the Claims Contact Center will make outbound calls and send emails to eligible policyholders to explain the services and offer enrollment in the Program. Policyholders who agree to participate must verbally confirm enrollment over the phone and are asked to complete an authorization form and return it by email, fax or mail.

Additional information about enrollment

- If a callout team member is unable to reach a policyholder by phone, they will leave a voicemail and send an email with information about how to enroll.
- If the policyholder does not return the completed authorization form, service will not be delayed or withheld, as long as the customer has verbally confirmed enrollment.
- Enrollment in the Program is not a guarantee of service or that these services will prevent damage.
- The prevention Program is offered to Safeco policyholders for free.
- Enrollment does not expire unless the policyholder informs us otherwise.
- While factors resulting from a loss may ultimately impact customer rates, enrollment in the Program will not.
- Enrollment is voluntary. Refusing enrollment does not disqualify any part of the Safeco contract and will have no impact on the claims process, should the property be damaged or destroyed as a result of the fire.

How will I be notified?

You will be notified each time Safeco’s Callout Team contacts one of your policyholders about enrollment. Safeco will send this information to you via email, and it will also be available in Policy Servicing Tool on Safeco Now.

How will my enrolled customers receive status updates?

During the enrollment process, policyholders are given contact information for Safeco’s Claims Callout Team. Policyholders may inquire via phone or email for property status updates during an event.

What can I do to assist my customer?

If you receive an inquiry from a policyholder who has been offered (or has accepted) enrollment in the Program, you may refer to this FAQ to answer basic questions. Should enrolled policyholders have questions about the status of their property, you may provide the customer with the toll free number or email address for Safeco's Callout Team, or warm transfer the customer to the team.

Claims Contact Center Callout team:

Phone: 888-451-8190

Email: WildfireDefenseTeam@Safeco.com

Can I request enrollment on behalf of my customers?

Only Safeco and WDS determine which policyholders are eligible during each event. The Wildfire Defense Program does not allow for policyholders or agents to *request* enrollment. Because of the many variables involved in an active wildfire, it's possible that some of your policyholders will be contacted during an event, while others in the same area, are not.

Who makes the decisions during an event?

While Safeco Insurance triggers the response service, we do not give direction or make decisions about mitigation and suppression efforts, or about which enrolled properties to protect during an event. WDS and local firefighting resources work together to identify the properties that are most defensible and determine which steps should be used to protect enrolled homes from wildfire.

What resources are offered by WDS during an event?

Preventative steps may include emergency fuel mitigation (removing overgrown vegetation, fuel tanks, trash etc.), use of temporary sprinkler systems, fire engine operations and/or application of fire blocking gel. Wildfire Defense Systems, Inc. is fully indemnified by Safeco Insurance for damage caused on the policyholder's property while defending it from fire.

- **Sprinkler systems:** Each WDS vehicle is equipped with a deployable sprinkler system with its own water source/tank which may be set up on the policyholder's property. Wildfire response crews do not use the property owner's water to supply the sprinkler system.
- **Fire-blocking gel:** This is a fire-preventing and heat-absorbing Class A fire retardant. The gel solution molecules adhere directly to the house and quickly extinguish any flames or burning materials that come into contact with the gel. After the threat of the fire has passed, WDS will wash the gel from the insured's home. The gel solution is 98% water, which will evaporate over time. The 2% of residual gel product will photo-degrade over time. Wildfire Defense Systems uses an environmentally compatible gel approved for use by the U.S. Forest Service. Similar gel products are used in municipal water treatment and baby diapers.

Disclosure: Due to the unpredictable nature of wildfire, limitations of resources, safety considerations and instructions from federal, state and local fire officials there may be instances in which Safeco and Wildfire Defense Systems may not be able to provide these services. Safeco Insurance and its representatives will use commercially reasonable efforts to provide these services and if services are provided there is no guarantee that these services will prevent damage.

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