

PERSONAL INSURANCE

Preparing for Wildfires

Proactive Guide for Homeowners



Overview

Wildfires continue to rip through parts of North America, causing catastrophic damage. These fires, which are becoming more destructive over time, have posed an increased risk for homeowners.

Since the 1980s, the average annual acreage burned by wildfires in the U.S. increased from 2.5 million to 7.9 million.¹ In 2024 alone, wildfires caused \$1.8 billion in damages to homes.² Homeowners may struggle to prepare for these catastrophes, let alone navigate the aftermath. Brown & Brown's Personal Insurance team compiled the following guide to help.

Wildfire Impacts

Wildfires are unbounded fires started outdoors, typically in forests or heavily vegetated areas. Fires are a natural occurrence that helps ecosystems thrive. However, small fires can grow quickly and span hundreds of miles, causing destruction in their paths. These fires are not limited to any specific region; however, 70% of the risk-prone regions include California and other western states during dry seasons.³

Due to extremely dry conditions, wildfires are becoming more destructive. In January 2025, 67,000 acres of land were set ablaze in Southern California. These wildfires destroyed over 16,000 structures and left homeowners scrambling for solutions. This event resulted in a projected \$20 billion in insured losses, setting a national record for wildfire-related insurance claims.⁴ This disruption caused some large insurance carriers to hesitate in accepting new homeowners' insurance applications in California due to wildfire risks. California has overhauled its insurance system, mandating that companies provide more coverage in fire-prone zones.⁵

Coverages

Wildfires have the potential to cause extreme damage and destruction to homes. They can happen at any time and are not preventable, making it important for homeowners to find the most comprehensive coverage for their homes in the event of a wildfire.

Policyholders are advised to review their coverage limits, consider retrofitting their homes for fire resilience and stay informed about regulatory changes that may affect their insurance options.

1. [Wildfires and Home Insurance Premiums](#)

2. [2025 U.S. Wildfire Statistics and Facts | Bankrate](#)

3. [Cotality](#)

4. [California Wildfire Map: Update on Containment as New Fire Starts - Newsweek](#)

5. [California fires: Can California's insurance market handle the LA County fires? | Vox](#)



Ways to Be Proactive

While wildfires are not preventable, there are ways for homeowners to prepare for a wildfire in their area.

- Find insurance coverage that suits your home
- Install advanced smoke detector systems and alarms
- Consider building your home with fire-resistant materials
- Find an evacuation plan
- Have an emergency supply kit
- Remove any vegetation or dead plants around the building and debris from gutters to help prevent embers from igniting
- Store combustible or flammable materials in safety containers away from the building site
- Prune surrounding trees regularly
- Inspect roof tiles and shingles and quickly replace or repair any that are loose or missing to help prevent embers from penetrating inside the roof
- Make copies of important documents and store them off-site, digitally or in a fire-safe place

Although wildfires are intimidating, there are ways to prepare. Finding the right coverage can help relieve homeowners of inflicted burdens.

In the Event of a Wildfire...

If a wildfire happens near your home, there are ways to safely navigate this event.

- Leave as soon as local officials order an evacuation
 - » Leaving promptly helps to prevent complications and allows firefighters to have a clear pathway for putting out fires
- Shut off any gas, if possible, to help prevent an ignition source
- Anticipate exposure to heat or embers
- Wear 100%-cotton long pants, face covering, long-sleeved shirts, close-toed shoes, goggles/glasses/eye covering
- Closely monitor fire updates
- Follow your area's evacuation protocol
- Keep doors and windows closed
- Check the air quality index
- Protect any valuables



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