



Mutual of Enumclaw Wildfire Program FAQ

The Mutual of Enumclaw Wildfire Program and our partnership with Wildfire Defense Systems, Inc. (WDS) were created to help provide extra protection to your home or business in the event of a wildfire. These are some common questions and answers about the Program.

What is the goal of the Program?

Protecting your financial security is our utmost mission. Wildfire incidents can overwhelm emergency responders, and without enough resources on the ground, they may not be able to protect your property. The Mutual of Enumclaw Wildfire Program supports first responder efforts.

What is the WDS service?

WDS monitors wildfires throughout the western United States to determine if specific insured properties are, or will be, threatened. If your property is threatened, WDS may be able to provide potentially structure-saving services, including sprinklers, fire blocking gel, ground-applied retardant, and other wildfire hazard removal tactics.

Why enroll in such a Program?

In the event of a wildfire, your local fire department will do their best to protect your property. However, first responders prioritize containing wildfires, particularly in the first 24-48 hours, which means resources may not be available to provide property protection for your home or business. The Mutual of Enumclaw Wildfire Program is specifically designed to protect a property from wildfire, often employing tactics beyond what many fire departments are available to perform, offering another layer of security at no additional cost to you.

How do I know if I am enrolled in the Program?

As a member with Homeowners, Commercial Property, or Farm Property coverage, you are automatically enrolled in the Mutual of Enumclaw Wildfire Program. No action is required to enroll.

What cost should I expect as a result of the WDS service?

None. The Mutual of Enumclaw Wildfire Program is provided to you at no charge. In the event your property is damaged as a result of wildfire suppression services, structural protection services, or during cleanup, we will pay to repair your property.



What if I do not want to participate?

We sincerely hope that you will allow Mutual of Enumclaw to provide this valuable service to you. If you wish to opt-out, please call your agent or complete the opt-out form at mutualofenumclaw.com/wds.

What do I do when a wildfire occurs?

First, notify your local 911 center if you encounter a fire in the area. WDS is not a first responder service and may not be in a position to respond as quickly as the local fire department. If your property is affected by a wildfire, please call our Claims Response Center at **1-877-425-2580**.

How does the Program coordinate with other Emergency Response services in my area?

The WDS service is an additional response service for you, however the Mutual of Enumclaw Wildfire Program does not replace local emergency services. Representatives of the Program work together with local fire response teams to maximize effectiveness. WDS defers to the Incident Command System to coordinate efforts for specific wildfire incidents, therefore the local Incident Commander may choose not to allow WDS access to evacuation zones or the fire area for safety reasons.

Will you contact me during a wildfire incident?

Yes, we will contact you. Please remember to share up-to-date contact information, including your phone numbers and email addresses, with both Mutual of Enumclaw and your agent. You can easily update your contact information with Mutual of Enumclaw by visiting mutualofenumclaw.com/stayconnected. If we are unable to reach you, you can contact your agent or our Member Services department at **855-272-8431**.



What preventative actions can I take if there is a wildfire near my property?

If a wildfire threatens your property, evacuation orders should always be followed, and preventative actions should only be performed if it is safe to do so. If it is safe to remain on your property, remove combustible items such as patio furniture, firewood, pine needles, dead leaves, and similar items from the area within 5 feet of the structure, as well as any combustibles such as pine needles and dead leaves from your gutters. If a sprinkler system is installed, watering the property within 30 feet of your structure is also helpful. Wildfires occur without notice and can spread rapidly. There may be very little time to escape the fire, let alone to perform preventative actions, so it's best to take these preventative measures long before an actual fire occurs.

What is a Thermo-Gel barrier and how is it used?

Fire blocking Thermo-Gel is a non-toxic, industry-leading, fire-preventing, and heat-absorbing Class A fire-retardant gel that WDS may use to help protect your structure and property. The gel particles adhere directly to a structure, creating a gelled water barrier that quickly extinguishes flames or burning material on contact. The gel provides several hours of protection, and can be rehydrated to extend effectiveness, as needed.

How is the protective gel removed?

Once the wildfire threat has passed the gel is safely removed, typically using a light washing process with water. The gel is safe for structures and the environment: it is about 98% water and can be used on all types of trees and vegetation.

How may my landscape be affected?

When a wildfire threatens a property, WDS may occasionally need to remove highly flammable materials to help improve the survivability of the structure. While WDS will make every effort to protect landscaping with non-damaging measures, the priority is to protect your property. If protective gel is applied to a structure, it may also be applied to the landscaping immediately around the structure.

What if I have a locked gate around my property?

In the event that WDS must gain access through a locked gate, we will contact you. If we are unable to contact you during a wildfire incident, WDS will not force their way onto the property. Please remember to give us your most up-to-date contact information, so you can grant us access to your property should the situation arise. You can easily update your contact information with Mutual of Enumclaw by visiting mutualofenumclaw.com/stayconnected.

Is this service guaranteed to save my property?

No. If there is a wildfire in your area, there is no guarantee your property will be saved. Although the Mutual of Enumclaw Wildfire Program will make every effort to protect your property, firefighter safety is our ultimate priority. Due to safety concerns or engine availability limitations, it may not be possible for WDS to access your property during the wildfire. The organization has been very successful, but occasionally structures are lost to fire. We recommend you perform structure-saving maintenance long before a wildfire ever starts.

Who may I contact for more information during a wildfire event?

You may contact your agent or our Member Services Department at **855-272-8431**.