



WILDFIRE DEFENSE SYSTEMS



**CHUBB
PERSONAL
INSURANCE**

Chubb Wildfire Defense Service

Introduction

Wildfire Defense Systems is pleased to introduce the Chubb Wildfire Defense Service, an Insurer Program designed to mitigate loss due to wildfire. Please find in this letter a description of the Chubb Program and details regarding Wildfire Defense Systems, Inc.

Chubb Wildfire Defense Service

The Chubb Program is an education-based program which promotes Firewise principles as the primary means to promote safety and loss prevention. The Chubb Program also includes a wildfire response component. Although not a first-responder service, the Program provides supplemental preparations and structure protection (defined as Pre-Suppression) intended to increase home survivability during selected wildfire events.

The Chubb Program has been operating since June, 2008, and responded to more than 80 wildfire incidents throughout the Western States and Texas. These response operations have totaled nearly 1,000 Wildland Engine/Tender Shifts. The Insurance Resources in the Chubb Program have more than a 90% success rate for receiving authorization by Incident Command to enter evacuation zones to perform Insurance Resource operations. The Chubb Program is capable of responding to wildfire incidents which threaten Chubb policyholders with as many as 10 wildland engine resources.

Wildfire Defense Systems, Inc. (WDS) provides operations and management services for the Chubb Wildfire Defense Service. Presently the Chubb Service operational area includes Washington, Oregon, Idaho, Montana, North Dakota, South Dakota, Wyoming, Colorado, Nevada, Utah, California, Arizona, New Mexico and Texas (total of 14 Western States).

Engine Specifications

WDS provides Type VI-III Wildland Engines, Type I-III Tenders and Tactical Tenders from our existing fleet as well as a network of established and qualified engine companies operating under WDS supervision. All Wildland Engines and Tenders are outfitted and inspected per Federal Best Value standards (per USFS Region 1 Water Handling AG-043-S-07-9002, AG-0343-S-10-7000). In addition to these federal standards, the engines operating in the Chubb Wildfire Defense Service will all have fire blocking gel capabilities.

Wildfire Personnel

All wildfire personnel are NWCG 310-1 Qualified for Position and have current Red Card and Pack Test.

Description: Chubb Wildfire Defense Service

The key elements of the Service include the following:

- Policyholder Wildfire Education: To promote the guidelines established by the Federal Firewise Program and similar State programs.

Wildfire Defense Systems Operations Center

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- Coordination with Incident Command: Operate under site Incident Command established by Municipal Fire Departments, State or Federal Wildfire Agencies. Radio communication capabilities include radio cloning to meet IC communications needs.
- Pre-Suppression Services: Pre-suppression activities in accordance with the training, safety and operational requirements defined in the USFS Fireline Handbook (NWCG Handbook #3, PMS410-1) and the USFS Incident Response Pocket Guide (PMS#461). This work will be performed in support of local, state and federal responders. Pre-Suppression defensive measures include blackened zone post fire mop up, emergency fuel mitigation, zone sprinkler system setup, fuel break preparation and fire blocking gel application.



Box 1615, Warren, NJ 07061-1615

Chubb refers to the insurers of the Chubb Group of Insurance Companies. Chubb Personal Insurance (CPI) is the personal lines property and casualty strategic business unit of Chubb & Son, a division of Federal Insurance Company, as manager and/or agent for the insurers of the Chubb Group of Insurance Companies.

Chubb and its representatives, including WDS, will use their best efforts to provide these services. There may be instances when Chubb will not be able to provide these services. There is no guarantee that these services will prevent damage.