

Chubb Truck Fleet To Shield Homes In Path Of Fires

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Chubb Personal Insurance home policyholders, whose houses are threatened by a wildfire, can have their properties sprayed with a fire-protecting gel for free, the company announced.

Mark Schussel, a spokesman for the Warren, N.J.-based Chubb Group of Insurance Companies, said that in order to get the service, policyholders must first enroll, "because we need authorization to come on your property." There is no cost to sign up, he noted.

To provide the protection in advance of this year's fire season, the company said, it has established "the nation's largest private wildfire protection network in 13 states."

"We will have a network of trucks," said Mr. Schussel.

Chubb explained it has signed an agreement with Wildfire Defense Systems Inc., a Montana-based firm operating under a federal contract for wildfire suppression in the Western United States.

It said the service will be available in Arizona, California, Colorado, Idaho, Montana, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Utah, Washington and Wyoming.

The trucks will carry Thermo-Gel 200L, a Forest Service-approved, environmentally-friendly gel produced by Thermo Technologies LLC, of Bismarck, N.D.

According to the Thermo-Gel Web site, the gel, when applied properly, provides the homeowner "with a blanket of water that will adhere to vertical surfaces, windows, soffits and all types of surfaces."

It says further that the product is approved by the U.S. Forest Service and is safe on trees and vegetation.

Mr. Schussel said that after the event, the company will remove the gel from the property.

Scott Spencer, senior vice president of Chubb & Son, and worldwide loss prevention manager for Chubb Personal Insurance, said in a statement announcing the program that, "Our customers now can have the peace of mind knowing that they can be protected by the very same people and equipment that fight forest fires for the government and by the very best retardant available."

All Chubb homeowners customers in the affected states are being mailed enrollment forms, the company said.

"We encourage all our customers to enroll now. As wildfires approach, it will become increasingly difficult for them to locate and contact other available fire mitigation resources," said Mr. Spencer. "In addition, the customers who use the service will have no out-of-pocket expenses."

Customers who do not enroll can be reimbursed up to \$5,000 for other services they retain to help protect their homes when a wildfire is within three miles of their homes or a civil authority initiates an evacuation order as a result of an approaching wildfire, Chubb said.

Mr. Schussel said the company has been looking for a solution to home fire danger as more and more houses are located in wildfire prone areas. He said the insurer has provided advice and inspections telling homeowners about the dangers of wood-shingle roofs, the need to clear away brush and other steps.

"You can address the risk, but if a neighbor doesn't, then sparks can fly from a mile or two away," he said. Referring to the gel, he said, "we believe this is the best product out there."