

Wildfire Defense Systems Frequently Asked Questions

Learn more about the complimentary services provided by Wildfire Defense Systems (WDS)

- 1 What is Wildfire Defense Systems (WDS)?**

WDS provides complimentary wildfire loss mitigation services to eligible TD Insurance customers. Once a wildfire gets close to a property that's enrolled in the program, they get to work by removing combustible items away from the structure, closing windows and doors, and sealing vents. They may even apply a non-toxic, biodegradable flame retardant, install portable sprinklers, and implement other measures. They are not an emergency service and will not put out any fire. They intervene before a fire may reach properties. If it's unsafe to dispatch a team to an area or WDS is denied access by civil authorities, their services will not be provided.
- 2 Do I qualify for services provided by WDS?**

When it's safe to do so, WDS helps protect eligible properties based on specific locations and where their services can be provided to our customers in parts of Alberta and British Columbia. TDI customers whose insured properties have WDS fire protection services extended to their policy will receive an email or letter in the mail directly from us. Unfortunately, this service is not broadly available to all customers and cannot be applied to policies upon request.
- 3 How will I know WDS is coming to my home?**

WDS will not have your personal information, other than the address of your property that's eligible for this service and will not call ahead. Their priority is to focus on attempting to reach and increase fire resistance of as many eligible residences as possible. WDS crews are identified under their name and as a non-emergency service. They will also leave a door hanger to let you know that they visited your property.
- 4 What happens if WDS damages my property?**

In the unlikely event that there are damages because of the service WDS has provided, notify us so we can assess the damages and take care of the necessary repairs.
- 5 Will WDS clean my property after applying a fire retardant or gel?**

Yes, WDS services include clean-up of your property and post fire mitigation, like suppressing hot spots and preventing future flare ups.
- 6 Are the materials WDS uses safe?**

WDS uses non-hazardous, non-toxic materials which can include fire blocking gel or plant-based retardant to inhibit and prevent the spread of fire. These materials do not cause harm to people, animals, or the environment and are under the approved list for the Canadian Interagency Forest Fire Centre (CIFFC).
- 7 Will WDS enter my residence?**

No. WDS will not enter your residence to complete any of their work.

- 8 Will WDS require my home's water supply for their portable sprinklers?**
WDS will never tap into your domestic water source (e.g., faucet or well). Their portable tanks are prefilled with water but, on rare occasions, WDS may siphon from pools or ponds, if present, to help maintain water to sprinklers.
- 9 Does WDS also take steps to protect cars against fire damage?**
No. WDS will not take any steps to increase the fire resistance of cars whether parked on driveways, in garages, carports or side streets at any point in their process.
- 10 Can I request only certain parts of my residence be protected?**
No, this service cannot be customized. WDS will also only take necessary actions to increase an eligible property's resistance against fire that are deemed required for each property.
- 11 Can I opt out?**
Yes, customers who currently have this service can opt out at any time by calling us at 1-800-268-8955 or contacting your Account Manager. However, if you do so during an active wildfire where your residence may be at risk, we cannot guarantee that WDS will not deploy their team to your residence in time to complete any fire mitigation steps.
- 12 Can I opt back in after I've opted out?**
Yes, if you've received an email or letter from us advising that your eligible property has this service and you've already opted out, you can opt back in at any time by calling us at 1-800-268-8955 or contact your Account Manager, even during an active wildfire where your residence may be at risk. However, in this case we cannot guarantee WDS will be able to deploy their team to your residence in time to complete any fire mitigation steps.
- 13 Will WDS fight back any wildfire that encroaches on my residence?**
WDS is not a firefighting service. It's a complimentary service to improve the fire resilience of your residence and reduce the likelihood of it being damaged by a wildfire.
- 14 What if my residence is damaged by fire after WDS increases the fire resiliency of my home?**
Steps taken by WDS to enhance your property's fire resistance does not guarantee that it will not sustain damage during a wildfire. If your residence sustains wildfire or other damage, give us a call to open a claim. Your coverage will not be impacted by whether or not WDS protected your residence.

WDS blurb on the forest fire public site that will take customers to the above FAQ

Landing page customers will be navigated to when they receive an email/letter from us: <https://www.tdinsurance.com/products-services/home-insurance/tips-advice/forest-fires>

Wildfire protection for eligible locations

To help customers better protect their properties with proactive solutions, we've partnered with Wildfire Defense Systems, a professional consulting and risk intervention service provider for the insurance industry. Read the WDS FAQ to learn more about their services that extend to eligible properties.