



Wildfire Defense



Wildfires can occur anywhere and at any time. Something as simple as a lightning strike may cause a wildfire to ignite, and before you know it, thousands of acres of land, homes, and personal belongings are destroyed.

At Pharmacists Mutual, we understand the potential threats that our members face due to wildfires. That's why we have partnered with Wildfire Defense Systems (WDS) to provide Wildfire Mitigation Services for single-family homes in Arizona, California, Colorado, Florida, Georgia, Idaho, Montana, Nevada, New Mexico, North Carolina, North Dakota, Oklahoma, Oregon, South Carolina, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming.



TOMORROW. IMAGINE THAT.

Pharmacists Mutual Insurance Company
808 Highway 18 W | PO Box 370
Algona, Iowa 50511
P. 800.247.5930 | F. 515.295.9306
info@phmic.com

phmic.com

Wildfire Defense



What do these services mean for YOU?

As part of this partnership, Pharmacists Mutual has retained a Wildfire Team of experienced firefighters that may be dispatched to survey any threats posed by an active wildfire. If our team is dispatched to your property, we send a certified engine that is outfitted with the right tools and equipment needed to contribute to the protection of your home during a wildfire.

METHODS USED TO MITIGATE FIRE LOSS:

- Brush removal
- Closing of structure entryways, garage doors, and windows
- Moving wood piles and debris away from home
- Clearing gutters and roof debris
- Extinguishing and monitoring for hot spots
- Temporary sprinkler system
- Application of fire protection products including fire blocking gel and fire retardant



5 THE TOP Reasons to buy from Pharmacists Mutual

- 1 Experience** We have been dedicated to the Insurance Industry since 1909.
- 2 Financial security and stability** Financial security and stability is important. We have earned an A.M. Best A (Excellent) rating* for more than 90 years.
- 3 One-stop-shop** We have an expanding portfolio of products and insurance solutions to be your single source of insurance coverage.
- 4 Unsurpassed dedication** Pharmacists Mutual offers a fully integrated insurance program. Our goal is to offer peace of mind and we believe that goes beyond providing only insurance coverage.
- 5 Coverage you need, when you need it most** We stay informed of industry changes - creating policy enhancements to provide you with the coverage needed.

The Pharmacists Mutual Wildfire Team is not a first responder service and is supplemental to all other public wildfire responders. Due to engine availability limitations and health and safety requirements, there may be instances when the Pharmacists Mutual Wildfire Team will not be able to provide the services to your property, and there is no promise that services will be provided or will prevent damage.

If the property is lost or damaged, your homeowners insurance may pay for any covered loss that may occur.

The Pharmacists Mutual Wildfire Program may be discontinued by Pharmacists Mutual at any time without further notice.

*AM Best Financial strength rating is an independent opinion.