



# Exceeding Expectations

## The Last One Standing:

### Thanks to Chubb's Wildfire Defense Services

On a clear, blustery Tuesday morning, Frank and Evelyn Rowbottam left their Spanish-style home in the Mission Canyon foothills of Santa Barbara to shop for groceries in the nearby town of Goleta. On the drive back that May 5, 2009, they encountered several police officers erecting barriers across the road. "We were told we wouldn't be allowed to drive any further," Frank recalls. "The whole place was on fire."

Photo here

The Rowbottams had lived in the area for 20 years, after Frank retired as an industrial designer of consumer products. Their 3,500-square-foot stucco-and-wood house with a red tile roof was Evelyn's "dream house," she often said. Nestled on an acre of a gently sloping hill, the dwelling abutted a prized ornamental garden the couple enjoyed tending. Five giant oak trees stood like sentries at the property's perimeter. To think that it all might be gone was unfathomable, sending shudders through them as they made their way

back to Goleta. "We parked and turned to face the hills and could see flames shooting hundreds of feet into the sky," Frank said. "Plumes of smoke were enveloping the foothills. And the wind was blowing hard."

The heavy winds were clocked by the National Weather Service at 60 miles per hour. By nightfall, the blaze—dubbed the Jesusita Fire after the name of a popular trail in the foothills—had consumed more than 2,800 acres, destroyed dozens of homes, and forced the evacuation of 30,000 people. Santa Barbara officials feared that the city's downtown might not escape the inferno's path. As Acting Fire Chief Andy DiMizio told a reporter, "All hell broke loose."

More than 2,300 firefighters from Santa Barbara and neighboring communities battled the flames on the ground with 246 fire engines, and in the air from 15 helicopters. The fire was not contained until May 20. In its wake, 8,733 acres had burned.

### Awaiting the Calm

For five days and nights, Frank and Evelyn lodged at a hotel in Goleta pending word of when they could return home. "Each day that went by our spirits sank," Frank confided. Finally, on May 11, the Rowbottams were permitted access to their property. Frank recalled the scene as the couple drove up the charred hill: "We passed each of our neighbors' houses on the side road where we live. I counted 11 of them either completely gone or much of the house destroyed. There were no trees left on the properties—just these burned sticks poking up from the ground. We braced for the worst."

The road curved and Frank turned the car. He and Evelyn glumly looked up the hill toward their property. Astonishingly, the house seemed unharmed. The oak trees had lost some of their spring



foliage but not all. As the car inched closer, they could see that most of the ornamental garden was untouched by the fire. Miraculously, their home was intact. “Every house on the road except ours had suffered substantial fire damage,” Frank said. “It just didn’t seem possible. We felt incredible relief.”

Frank then recalled a letter he had received just two months earlier from Chubb, his insurance company. The letter asked if he and Evelyn were interested in joining the Chubb Wildfire Defense Services program—free of charge. By enrolling, they would give Chubb’s service permission to access their property in the event of a wildfire to perform pre-suppression to reduce the risk of damage. “I thought at the time, ‘Boy this is the best idea I’ve heard in years,’” Frank recalled. “I even wrote them a letter commending them on the concept—the first letter I’ve written to an insurance company in my life! Then I sort of forgot about it, until I began surveying our property after the fire.”

He noticed that remnants of structure-protecting fire-blocking gel still clung to the house, and the wooden outdoor furniture had been relocated. “I could see evidence in many spots where human beings had given their attention to protect from the the fire,” he said. “We were expecting to find a pile of ashes; instead we found a house intact.”

Kathy Curtis, the Rowbottams’ insurance agent at HUB International in Santa Barbara, remembered Frank phoning her to express his amazement and delight. “I got the impression that he just couldn’t believe it—that their house had survived when so many others didn’t,” Curtis said. “He was totally in awe and thrilled that their house was saved. He was further impressed that Chubb would reimburse their lodging and expenses.”

Frank concurred: “Chubb not only saved our house, they paid for the hotel and everything else. We filed a small claim for damage done to our refrigerator and freezer, and they picked that up, too. But, this is minor stuff compared to what they did to save our home.”

## Preserving Dreams

The effort to provide protection from fire damage at the Rowbottam property and others in the area insured by Chubb was many-pronged. “The first thing we do is obtain immediate on-the-ground fire intelligence to ensure that reports are accurate and to understand how close the situation is to Chubb policyholders enrolled in the program,” said Dave Breglia, a liaison officer and engine captain with Chubb Wildfire Defense Services. “We then report to the various fire agencies to obtain permission to enter the scene of the disaster, and make our way to the policyholders’ homes.”

Along with Breglia, there was a strike team leader, five engine captains and firefighters, for a total of more than 40 certified firefighters protecting Chubb-enrolled homes at the Jesusita Fire. They manned seven “wildland” fire engines, and carried with them a range of firefighting and home protection equipment and products, such as Thermo-Gel, a heat absorbing fire-blocking gel that adheres to a home.

Since the gel evaporates after approximately eight hours, firefighters must return to a home to rehydrate it or apply additional gel if fire is still a threat. “We also remove items that may easily catch fire from falling embers, such as furniture, dry leaves nestled close to a house, and pine needles clustered in storm gutters,” said Breglia. “When the fire is finally contained, we return to remove the gel, which washes off easily.”

Dave Torgerson, president of Wildfire Defense Systems, the program manager for Chubb’s Wildfire Defense Services, emphasized that the unique policyholder service is more than just an after-the-fact response. “Our goal is education and mitigation,” Torgerson said. “Under the Chubb Program we offer a free initial wildfire hazard assessment of the homes enrolled in the program, and provide advice on defensible ways to reduce potential fire-related hazards. Once such measures are taken and a wildfire occurs, it makes the job of fire protection that much more effective.”

An additional benefit of the hazard assessment is that firefighters called to protect a policyholder’s house from wildfire “have more familiarity with it,” said Kevin Fuhriman, Chubb’s personal insurance catastrophe manager. “Our people receive firsthand input and knowledge about the property and can develop a pre-plan guiding their response in the event of a wildfire.”

Fuhriman had the privilege of meeting the Rowbottams after the Jesusita Fire was contained. “They were just so grateful,” he said. “They still could not believe it.”

## Back to Normal

As spring turned to summer, the leaves on the five oak trees were in full bloom. The charred soil in the small patch of garden that burned had been turned over with compost and mulch. Frank and Evelyn planted a variety of new shrubs and flowers, blooming now in the ornamental garden. The smell of smoke had dissipated, and nature has returned to the acres beyond their property, tiny sprigs of trees reaching toward the sky.



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