GORE MUTUAL
INSURANCE THAT DOES GOOD.

Broker Bulletin

Help clients prepare during wildfire season

When communities are impacted by wildfires, Canadians face uncertainty, displacement, and loss. Together, we can help your clients take simple preparedness measures that may reduce the impacts of wildfire and strengthen resilience before a loss occurs. Consider sharing the following reminders with clients in wildfire-prone areas.

Wildfire prevention checklist for clients

Encourage clients to focus on these high-impact steps:

- Create defensible space by clearing flammable vegetation, debris, and materials around buildings
- Keep roofs, gutters, and landscaping clear of debris
- Screen and seal vents and openings to reduce ember entry
- Move combustible materials, equipment, and waste away from buildings and entrances
- Develop an emergency or evacuation plan appropriate for the household or business, including clear roles, routes, and meeting points

Reminder on binding authority

As wildfire activity continues, please be mindful of binding authority restrictions that apply during catastrophic events.

For wildfire-related risks, binding authority may be suspended for properties:

- Within 50 km of an active wildfire
- Under an evacuation alert or order
- Classified as a risk to property or public safety

Activities restricted during a suspension

When a binding suspension is in place, brokers cannot bind existing quotes, issue new quotes, write new business, add new locations, increase limits, add coverage or decrease deductibles.

For full details, please refer to the underwriting manuals available on GoBroker.

Have questions?

Visit our Emergency Response page for key emergency contacts and resources for you and your clients. If you have any questions, please contact your business development representative.

For current wildfire activity, please visit ontario.ca/forestfire or bcwildfire.ca

Distributed on July 23, 2026