



Class A Exterior Pressure Treated Ignition Resistant Siding



The Landscape of Building has Changed

It's only gotten worse in the insurance industry as more and more clients, both commercial and personal, are being non-renewed for various reasons. It's only going to get worse before it gets better.

“

We use an internal mapping software to determine every locations brush threat and rate them low, medium, high, and very high. Currently, we are declining to write any location that scores very high, regardless of the construction. Home scoring High can be written in our standard tier and must meet other account criteria. Generally, speaking, these home are protected and have defensible space around the home and are easily accessible.

~ CHUBB®

“

Inflation trends are increasing at an alarming rate , wildfire exposures/management is critical, and the lack of cooperation from the Department of Insurance prevents carriers from pricing their products at acceptable rate levels. In the current market environment we're focused on maintaining profitability, and with that comes the need to be more selective in the new business we're bringing on board. We are looking at these things and we will continue to monitor trends are where there are ways we can help where we can't today. But we're still further down the road before we can make any adjustments to where we are currently.

~ **Safeco Insurance**
A Liberty Mutual Company





FACT:

The biggest issue we're seeing right now is location of properties. If they're not within **5 miles of a fire department** and **1000 ft of a hydrant**, that's where problems are arising. As we all know, a lot of high-end homes aren't near either!

Benefits to Building Fire Resistant




Fire codes significantly impact the insurability of a structure. Compliance with fire codes can influence insurance premiums, coverage options, and the overall risk assessment of the property by insurers.

Here are some key ways fire codes affect insuring a structure:

CONS	1.  Risk Assessment	PROS
<p>Higher Risk:</p> <p>Non-compliance or outdated structures may be deemed higher risk, potentially resulting in higher premiums or difficulty obtaining coverage.</p>		<p>Lower Risk:</p> <p>Structures built to comply with current fire codes are considered lower risk by insurers. This can lead to lower premiums because the likelihood of severe fire damage is reduced.</p>
	2.  Premium Calculation	
<p>Surcharges:</p> <p>Buildings that do not comply with fire codes may face surcharges or higher base rates to offset the increased risk of fire damage.</p>		<p>Discounts and Credits:</p> <p>Insurers often offer discounts or credits for buildings that meet or exceed fire code requirements. Features such as sprinkler systems, fire alarms, and fire-resistant materials can contribute to premium reductions.</p>
	3.  Coverage Options	
<p>Limited Coverage:</p> <p>Non-compliant structures might face limitations on available coverage, exclusions for certain types of damage, or higher deductibles.</p>		<p>Enhanced Coverage:</p> <p>Compliance with fire codes can make a structure eligible for enhanced coverage options, including additional protection for contents, loss of use, and business interruption.</p>
	4.  Claims Process	
<p>Potential Denials:</p> <p>Non-compliance with fire codes can result in claims denials or reductions. Insurers might argue that non-compliance contributed to the severity of the damage, leading to partial or full denial of claims.</p>		<p>Easier Claims Process:</p> <p>In the event of a fire, structures that comply with fire codes are more likely to receive favorable outcomes in claims processing. Insurers may view these claims as less contentious and quicker to resolve.</p>

Benefits to Building Fire Resistant

Continued

CONS				PROS
	5.		Inspection and Maintenance	
Regular Inspections: Fire codes often require regular inspections and maintenance of fire safety systems. Insurers might mandate proof of such inspections and maintenance as a condition of coverage.				Documentation: Proper documentation of compliance with fire codes and maintenance can facilitate smoother interactions with insurers and faster claims processing.
	6.		Mitigation and Loss Prevention	
Risk Mitigation Plans: Insurers may require or encourage the development of fire risk mitigation plans that align with fire code requirements. These plans can include training, emergency preparedness, and regular safety audits.				Improved Safety Measures: Implementing fire code-compliant safety measures, such as fire doors, smoke control systems, and emergency lighting, can help reduce the overall risk profile of the structure.
	7.		Legal and Regulatory Compliance	
Liability Concerns: Non-compliance can lead to increased liability exposure. In the event of a fire, building owners may face legal actions if it is determined that code violations contributed to the damage or injuries.				Regulatory Requirements: Compliance with fire codes ensures that the structure meets legal and regulatory requirements, which is a prerequisite for obtaining insurance in many jurisdictions.

FACT:

By adhering to current fire codes, building owners can improve their insurability, potentially reduce insurance costs, and ensure a safer environment for occupants.

Benefits Using Class A Exterior Siding

Building with Ignition Resistant Exterior wood siding and soffits offer a unique combination of aesthetic appeal and enhanced fire safety. Here are the key benefits:

1

ENHANCED FIRE SAFETY

- **Reduced Ignition Risk:** Ignition-resistant wood siding and soffits are treated with fire-retardant chemicals that slow the ignition process, reducing the likelihood of the siding catching fire.
- **Slower Fire Spread:** In the event of a fire, ignition-resistant wood siding and soffits can slow the spread, giving occupants more time to evacuate and allowing emergency responders to contain the fire more effectively.

2

AESTHETIC APPEAL

- **Natural Look:** Wood siding provides a natural and warm appearance that is highly valued in residential and commercial architecture.
- **Versatility in Design:** Wood can be easily painted or stained in various colors and finishes, allowing for a wide range of design options.

3

INSURANCE BENEFITS

- **Potential for Lower Premiums:** Buildings with ignition-resistant wood siding and soffits may qualify for lower insurance premiums due to the reduced risk of fire damage.
- **Improved Coverage Options:** Enhanced fire safety features can lead to better and more comprehensive insurance coverage options.

4

ENVIRONMENTAL BENEFITS

- **Sustainable Material:** Wood is a renewable resource, and when sourced responsibly, it has a lower environmental impact compared to many synthetic materials.
- **Carbon Sequestration:** Wood stores carbon, which can help offset the carbon footprint of a building project.

5

DURABILITY AND LONGEVITY

- **Extended Lifespan:** Fire-retardant treatments can also enhance the overall durability of wood siding, making it more resistant to decay, pests, and weathering.
- **Low Maintenance:** Treated wood siding and soffits often requires less maintenance compared to untreated wood, saving time and money over the building's lifespan.

6

INCREASED PROPERTY VALUE

- **Market Appeal:** Homes and buildings with ignition-resistant wood siding and soffits are often more attractive to buyers, especially in fire-prone areas, potentially increasing property value.
- **Long-term Investment:** Investing in fire-resistant wood siding can enhance the long-term value and resilience of the property.

Benefits Using Class A Exterior Siding

Continued

7

REGULATORY COMPLIANCE

- **Building Code Requirements:** In many fire-prone regions, building codes may require the use of ignition-resistant materials. Complying with these codes is essential for obtaining permits and insurance.
- **Wildland-Urban Interface (WUI) Standards:** In areas near wildlands, using ignition-resistant wood siding and soffits can help meet WUI standards designed to protect properties from wildfires.

8

PEACE OF MIND

- **Safety Assurance:** Knowing that the building is equipped with fire-resistant materials provides peace of mind to occupants and property owners, especially in high-risk fire areas.
- **Emergency Preparedness:** Enhancing the fire resistance of the building exterior is a proactive step in overall emergency preparedness and risk management.

Considerations for Ignition-Resistant Wood Siding

- **Fire-Retardant Treatments:** Ensure that the wood siding and soffits are treated with high-quality, durable fire retardants that meet national standards (e.g., ASTM E84 for flame spread).
- **Regular Maintenance:** Although ignition-resistant, treated wood may still require periodic maintenance to ensure its fire-resistant properties remain effective over time.
- **Compatibility with Other Materials:** Consider the overall fire safety of the building by combining ignition-resistant wood siding and soffits with other fire-resistant materials and systems (e.g., fire-rated insulation, windows, and roofing).

Examples of Ignition-Resistant Wood Siding

- **Pressure-Treated Wood:** Wood that has been treated under pressure with fire-retardant chemicals to enhance its resistance to ignition and fire spread.
- **Cedar and Redwood:** Naturally more resistant to decay and pests, these woods can be treated with fire retardants to increase their fire resistance.

FACT:

Building with ignition-resistant wood siding offers a balance between the natural beauty of wood and the enhanced fire safety needed in today's construction environment, making it a valuable choice for both residential and commercial projects.

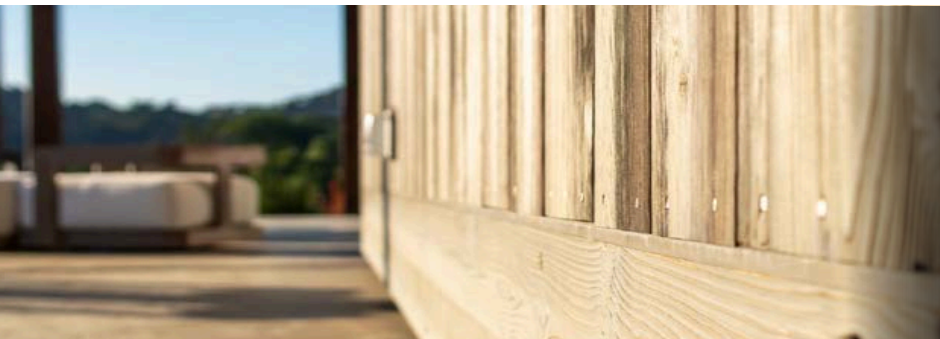
Hewn's Class A Exterior Siding

Hewn's Class A Pressure Treated Ignition Resistant Siding maintains the visual look and feel of our traditional exterior cedar siding, while implementing an industry-leading fire treatment process that modifies the wood to its core. These products resist the spread of fire, helping your project meet any major fire codes present in your area, and protecting your property in ways that were previously out of reach on a commercial scale. In addition to its fire resistant properties, our treatment process has the added benefit of slowing the aging process of the wood itself, protecting against ultraviolet degradation and extending the lifetime of the material. Our ignition resistant products are subjected to industry-standard accelerated weathering tests (ASTM D-2898), flame spread tests (ASTM D-84), and are verified by International Code Counsel ESR-1159 and ESL-1021.



Hewn's Class A Exterior Siding

Hewn believes that the quest for safer, ignition-resistant siding should not result in sub-par products that mimic the look of wood siding. Wood siding has a long history of use in North America, and we aim to continue these generations-old traditions by developing real-wood exterior siding that is designed to meet the ever-increasing need for fire safety in our changing natural landscape.



Our Class A Exterior Pressure Treated Ignition Retardant Lumber maintains the visual look and feel of our traditional exterior cedar siding, while implementing an industry-leading fire treatment process that modifies the wood to its core.



These products resist the spread of fire, helping your project meet any major fire codes present in your area, and protecting your property in ways that were previously out of reach on a commercial scale.

In addition to their ignition resistant properties, our treatment process has the added benefit of slowing the aging process of the wood itself, protecting against ultraviolet degradation and extending the lifetime of the material.

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Hewn partners with a company called CHEMCO. CHEMCO's computer-controlled wood enhancement production process is one of the most accurate, consistent, and efficient in the country. CHEMCO uses a vacuum pressure impregnation process to remove moisture and air from the wood cells and replace it with its safe, environmentally friendly additives. The enhanced product is then thermally cured in a kiln, to lock the additives into the wood cells. When the process is complete, the cellular structure of the wood has been altered to make it an enhanced wood product.

SaferWood chemo.org
Thermex-FR

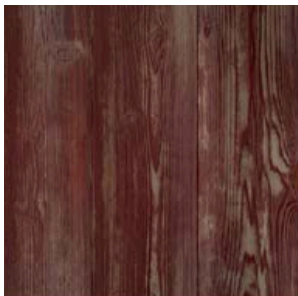
By Chemco, Inc., a Watkins Group Family Company

Specifications

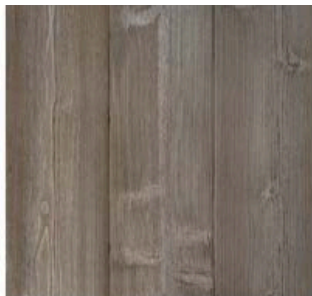
Species: Western Red Cedar	Grade: STK (Select Tight Knot) Inland Red Cedar, Rustic appearance with sound tight knots
Moisture Content: Kiln Dried - Average 10-14%	Janka Hardness: 350
Class Rating: Class A (ASTM E 84)	Flame Spread Index: 25 (or less)
V.O.C. Content: < 550 g/L*	Smoke Developed Index: 45 (or less)
Width: 1x4 (3 1/2" face) 1x6 (5 1/2" face) 1x8 (7 1/4" face) 1x10 (9 1/4" face) 1x12 (11 1/4" face)	Thickness: 13/16"
	Fire Resistance: Hewn Thermex-FR®
	Process Type: Vacuum-Impregnated Treatment

*All products can be customized to meet any state-mandated V.O.C. requirements, when necessary.

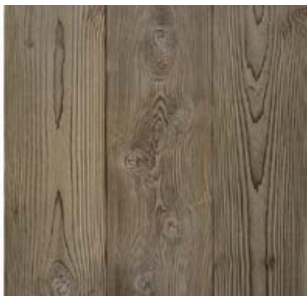
Colors - Custom & Catalog



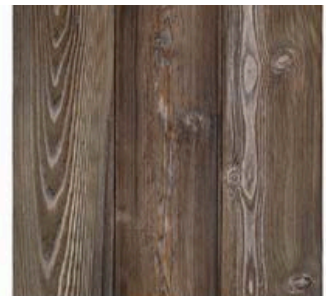
Barn Red



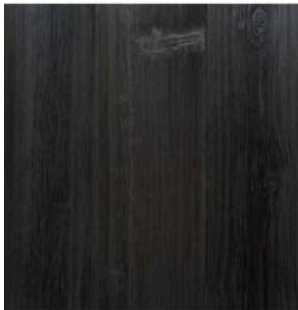
Corral



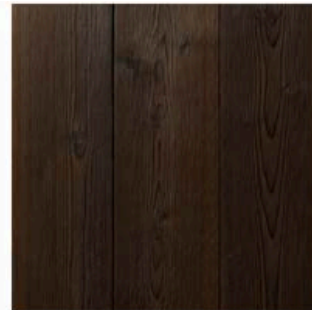
Driftwood



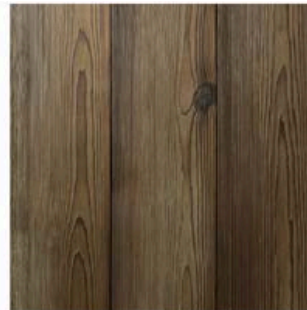
Farm Fleet



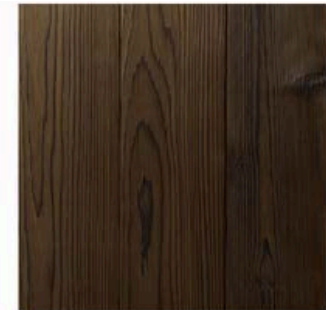
Graphite



Noir



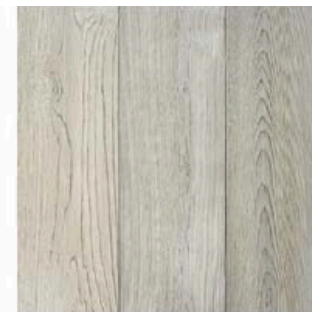
Rustic Reclaimed



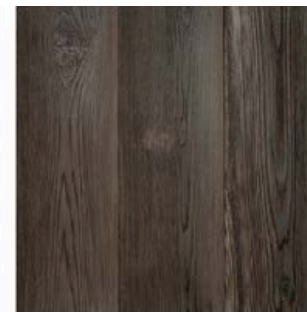
Saddle



Stone Grey



Titanium White



Weathered Grey

Hewn offers a variety of color options for our Class A Exterior Cedar Siding products. In addition to our base colors, Hewn's color technicians can color-match any of our products to an existing sample or any material inspiration.

Metals Disclaimer

Class A Exterior Cedar Siding contains elements that could react with metals on the building. It is recommended to use either a prepainted baked enamel or stainless steel product for any metal on, or in contact with the building facade.

When using copper or any other noncoated metal, please coat the surface with a quality protective enamel finish. When possible, use 2 coats of quality protective enamel finish, which will help protect the metal from reacting to the Class A product.

Installation Notes

All Cedar Siding must be installed using only Stainless Steel fasteners. Hewn advises against using anodized metals with our Class A Exterior Cedar Siding.

Metals to Consider

Areas of concern include, but are not strictly limited to, the following:

- Windows
- Gutters
- Down Spouts
- Flashing
- Valleys
- Fixtures

These metals will only be affected if they are sitting below your Class A Exterior Cedar Siding, as the elements would come into contact with the metal via rain and moisture running downward over the face of the building.

For any questions or concerns about using decorative metals with our Class A Siding, email us at info@hewn.com.



Texture Options

Hewn's Class A Exterior Cedar Siding is available in two primary textures: Standard and Distressed. Additional texture variations may be available upon request, as part of our sample matching process for custom orders.



Standard

Our Standard texture features a brushed, raised-grain surface that highlights the natural texture and tactile variance of the wood.



Distressed

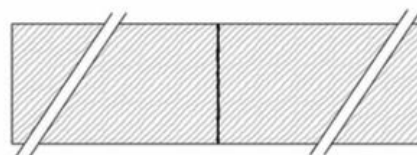
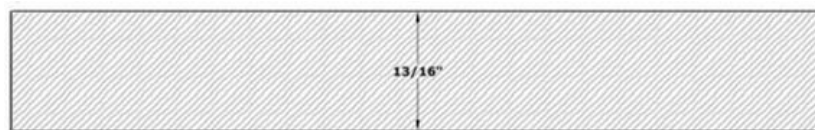
Our Distressed texture builds upon the raised-grain surface of our Standard texture with additional cracks and nail-holes, as well as hand-tooled edges.

Milling Profiles

Hewn's Class A Exterior Cedar Siding is available in a variety of milling profiles, designed to fit the individual needs of your project. Our most common milling profiles, listed within this document, assume our standard thickness of 13/16". Our Class A Exterior Cedar Siding is milled to your requested specifications in-house, allowing for the highest level of oversight throughout the entire production process.

Custom milling profiles are also available upon request.

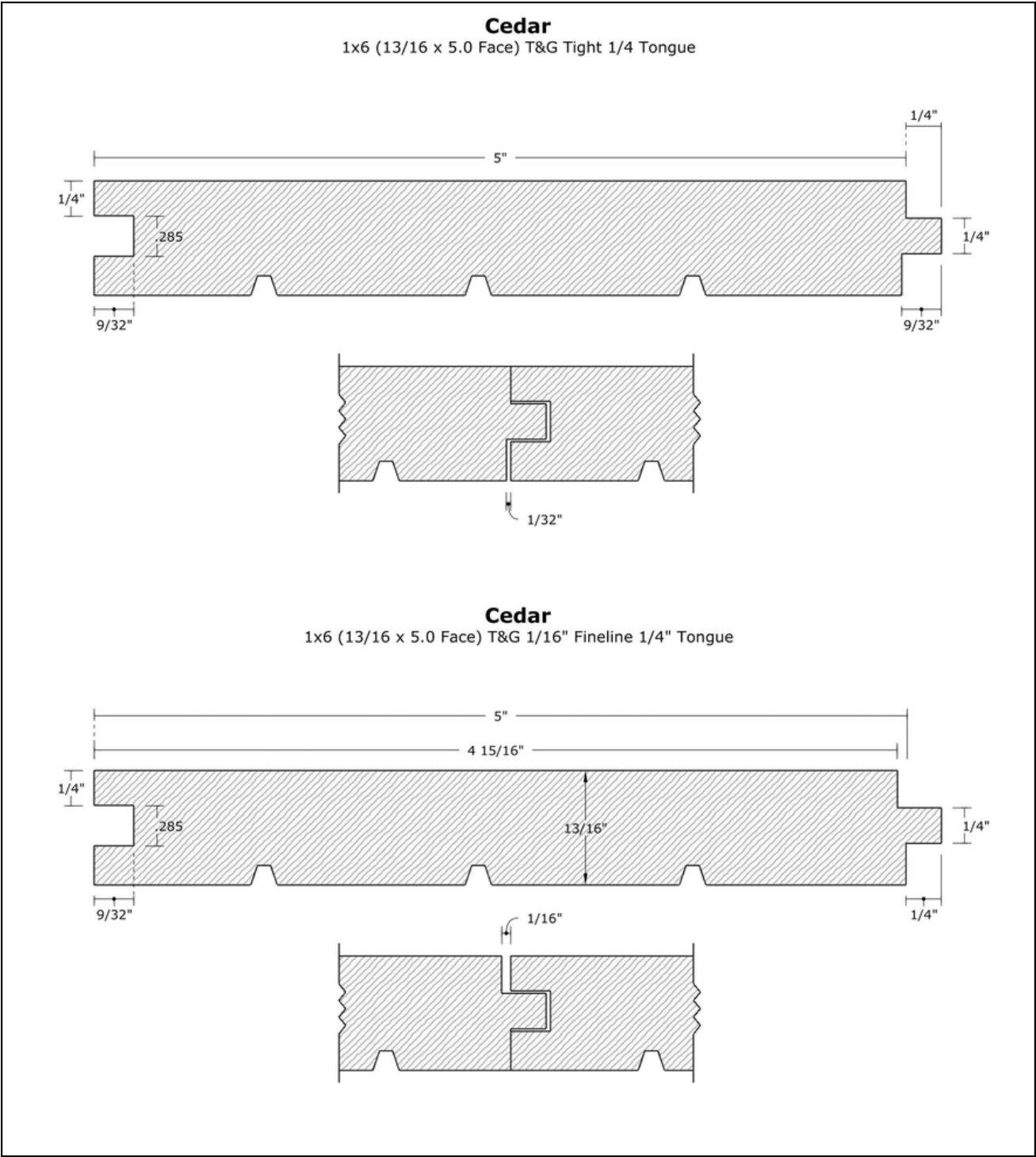
Board-to-Board



Milling Profiles

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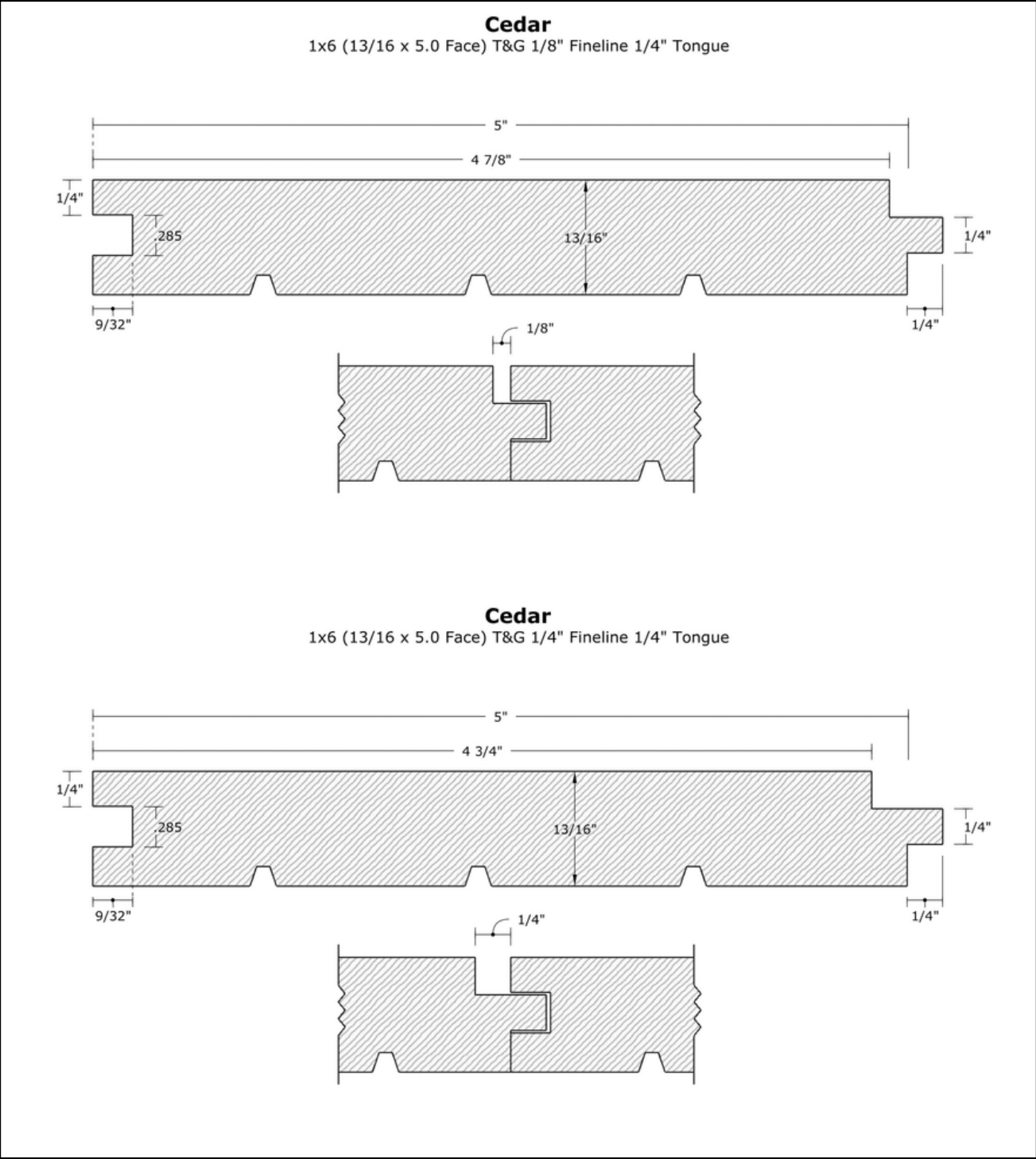
1x6 T&G Milling Profiles



Milling Profiles

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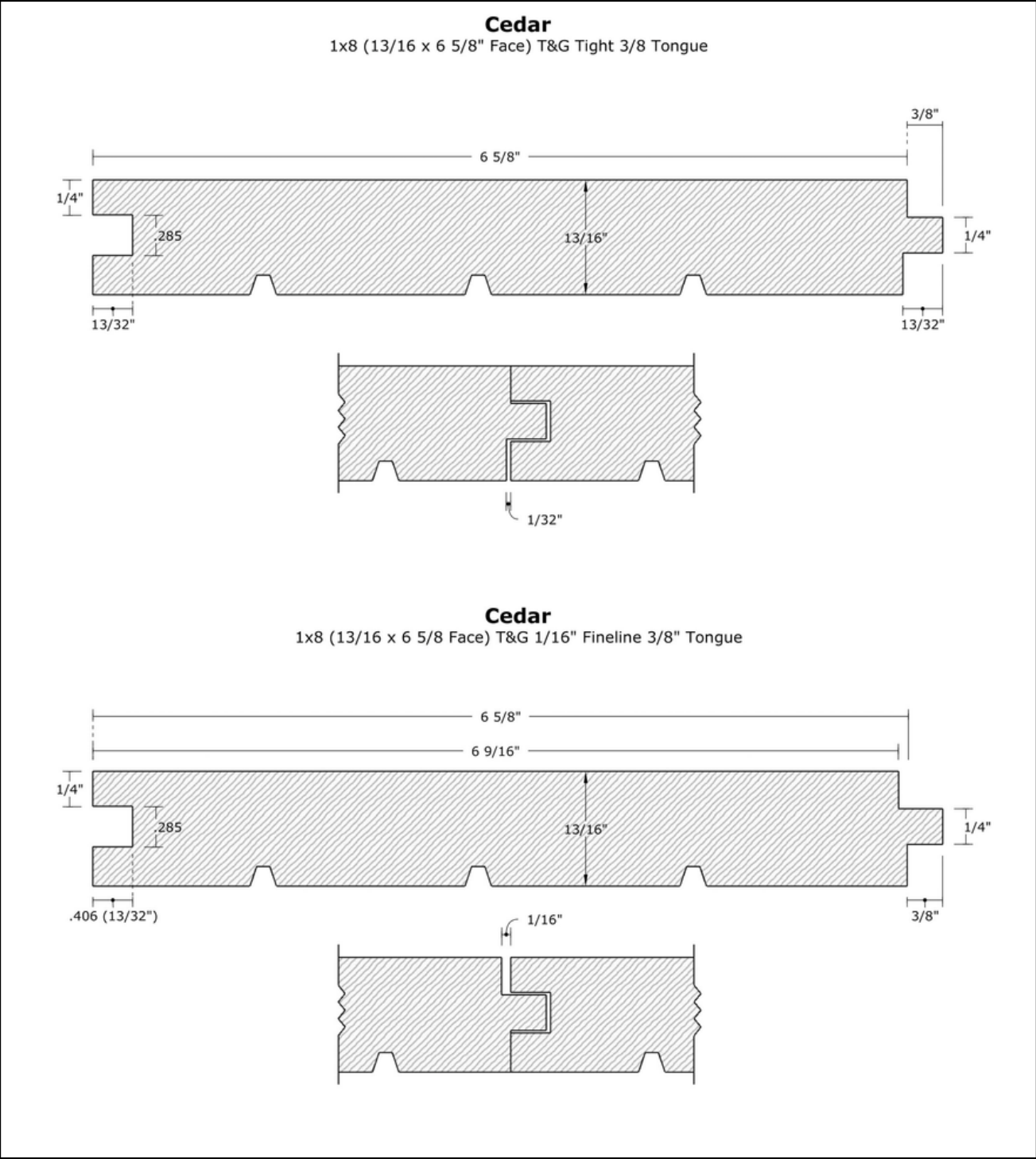
1x6 T&G Milling Profiles (Continued)



Milling Profiles

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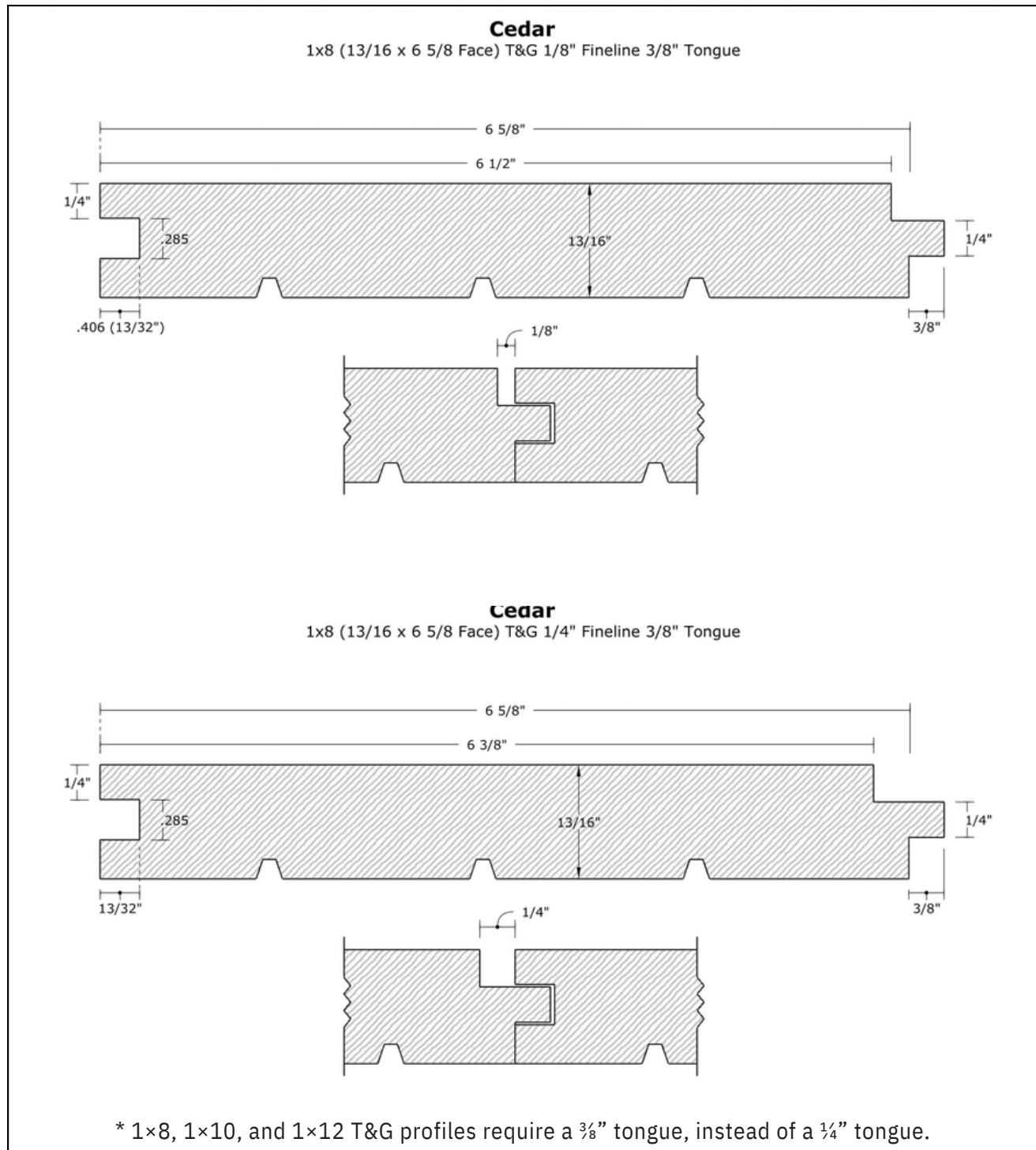
1x8 T&G Milling Profiles*



Milling Profiles

Continued

1x8 T&G Milling Profiles* (Continued)

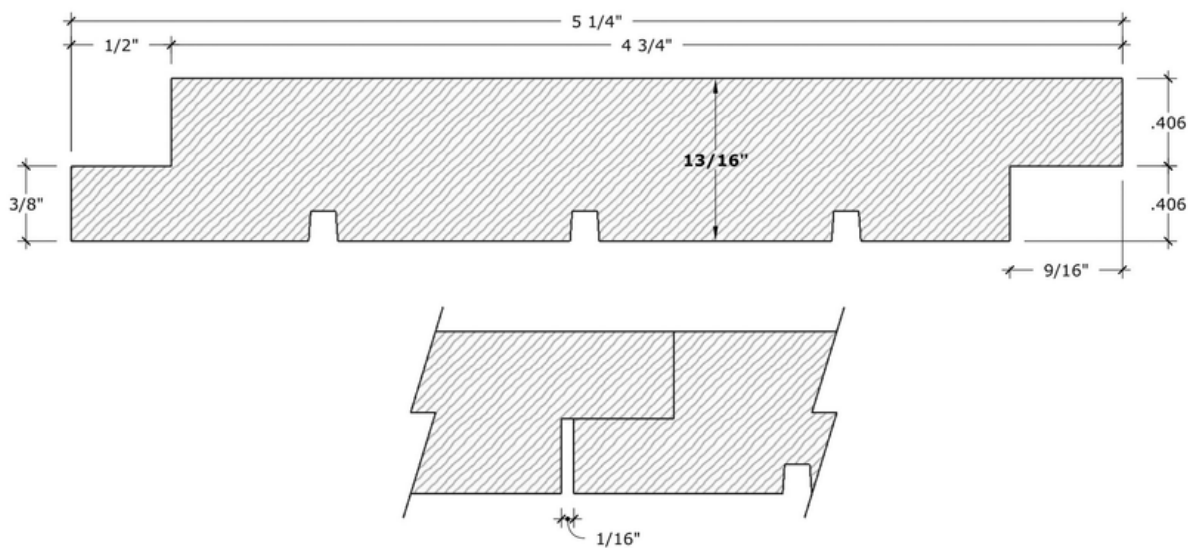


Milling Profiles

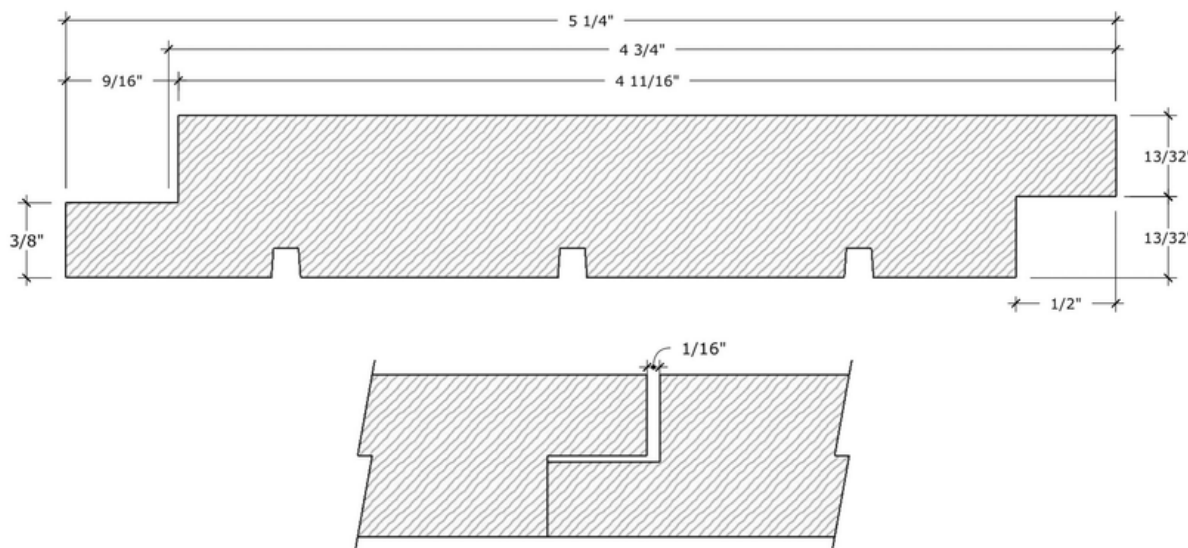
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1x6 Shiplap Milling Profiles

Cedar 1X6 Shiplap Tight (13/16" X 4-3/4" face)



Cedar 1X6 Shiplap 1/16" Gap (13/16 X 4-3/4 face)

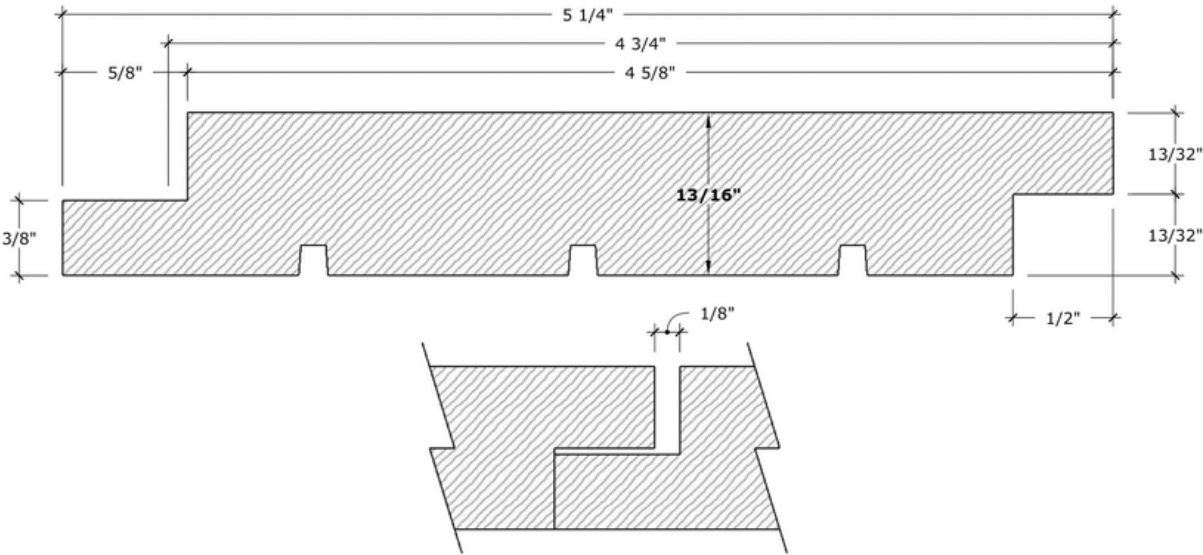


Milling Profiles

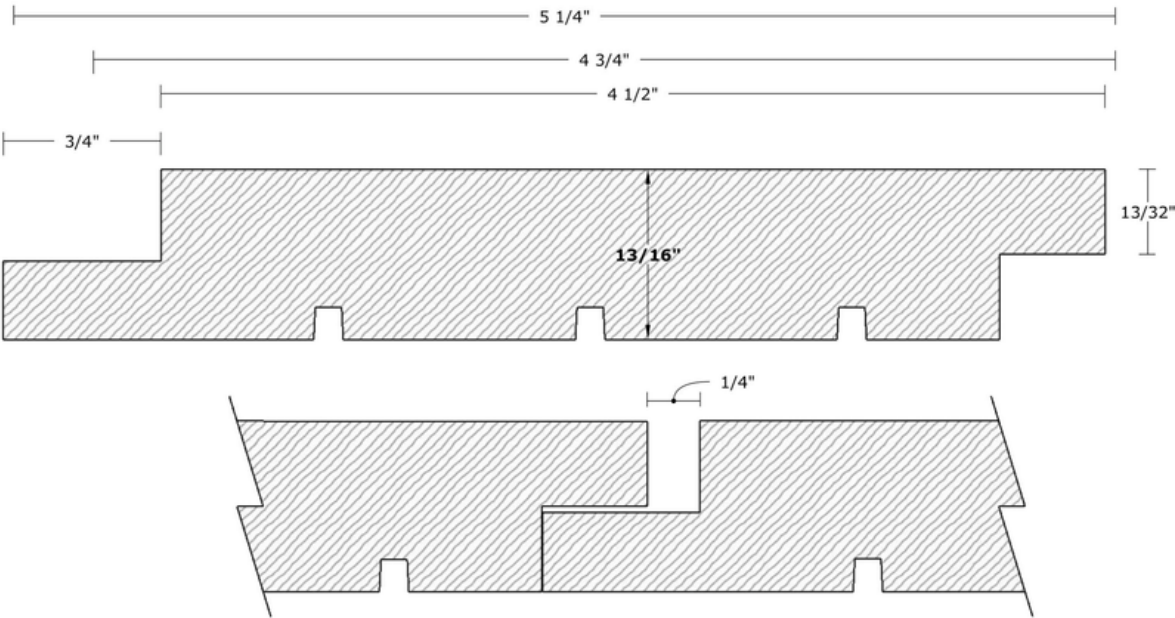
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1x6 Shiplap Milling Profiles (Continued)

Cedar 1X6 Shiplap 1/8" Gap (13/16" X 4-3/4" face)



Cedar 1" x 6" Shiplap 1/4" Gap

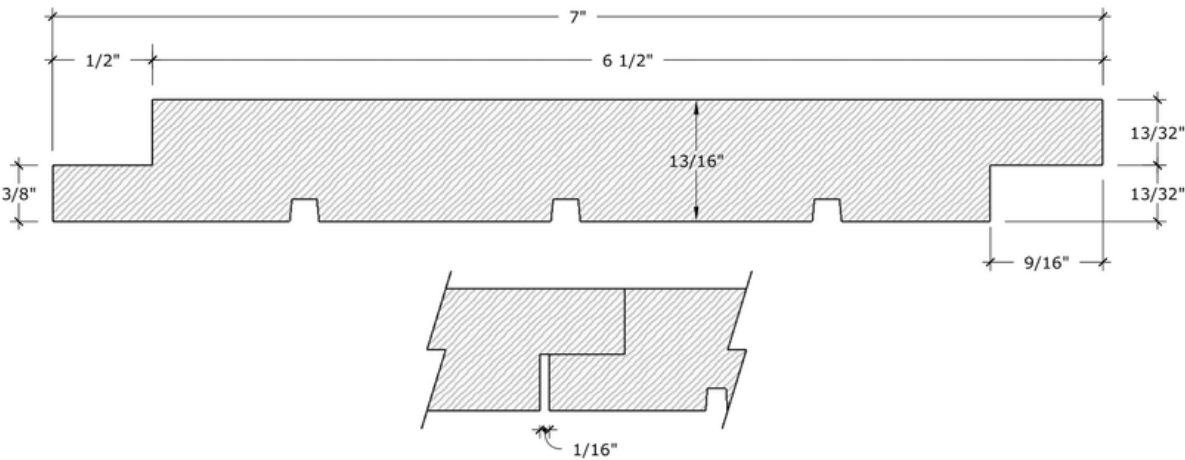


Milling Profiles

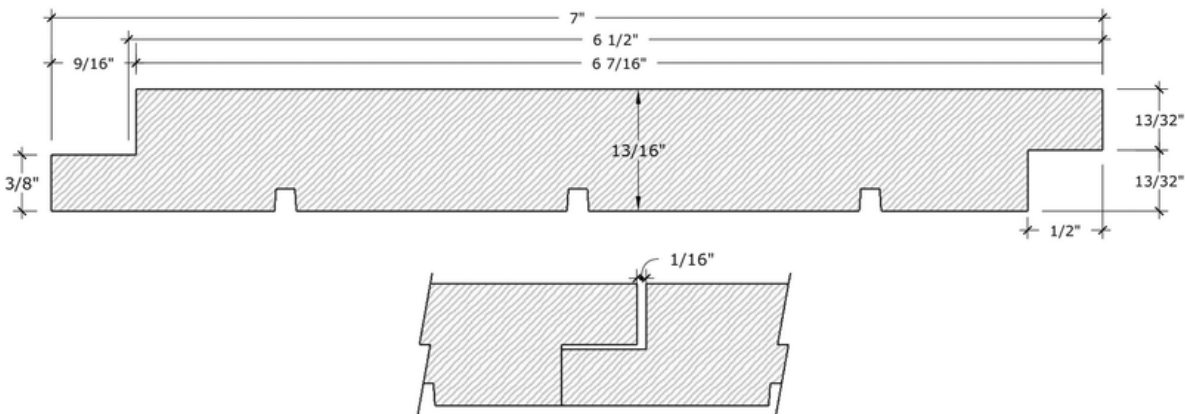
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1x8 Shiplap Milling Profiles

Cedar 1X8 Shiplap Tight (13/16" X 6-1/2" face)



Cedar 1X8 Shiplap 1/16" Gap (13/16" X 6-1/2" face)

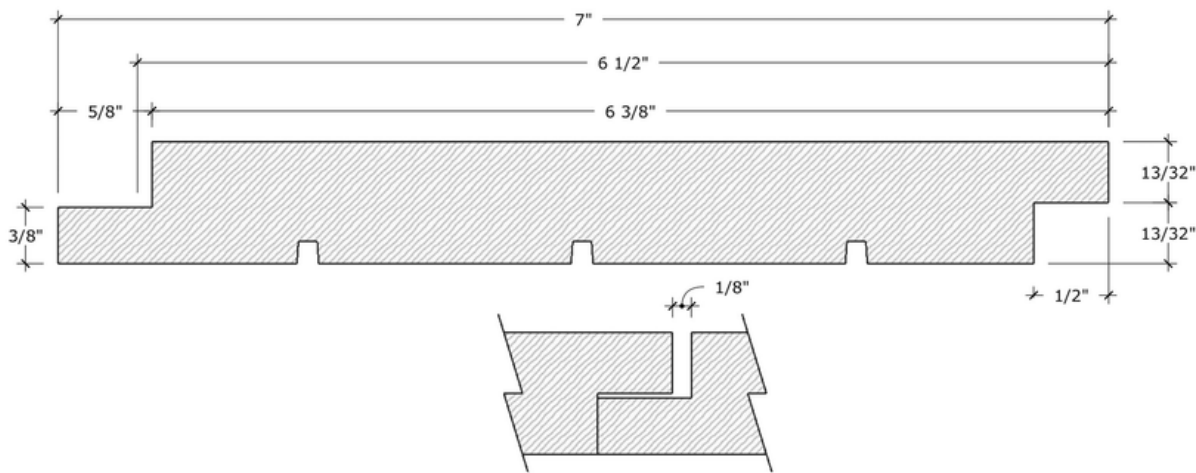


Milling Profiles

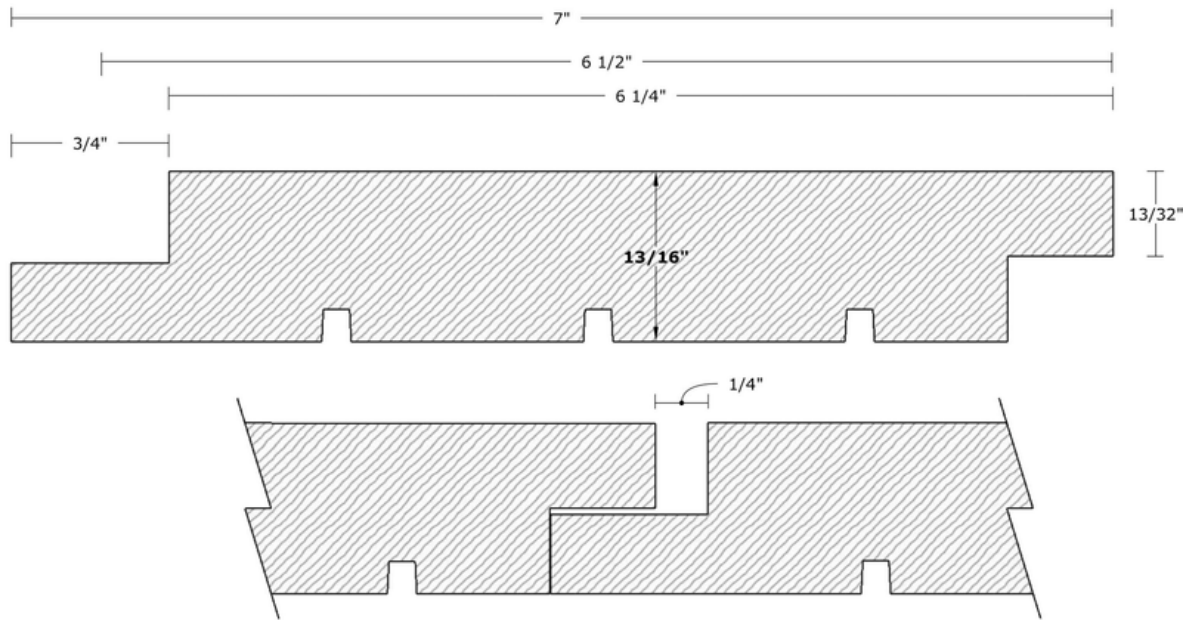
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1x8 Shiplap Milling Profiles (Continued)

Cedar 1X8 Shiplap 1/8" Gap (13/16" X 6-1/2" face)



Cedar 1" x 8" Shiplap 1/4" Gap





hewn.com

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info@hewn.com

CUSTOM WOOD PRODUCTS AND FINISHES:

Hewn Elements warrants all our custom products and finishes for at least one year from the time the product is received.

TERMS AND CONDITIONS:

Please See hewn.com/terms