Wildfire Preparedness

Weathering a wildfire begins with preparation.

**If your business is in an area vulnerable to wildfires, you need to develop a disaster plan to protect your employees and your property.**

That includes having insurance that fully protects your business. We recommend you review your policy documents to confirm that you have coverage for the direct, indirect and contingent costs related to fire damage. Many businesses think their insurance policy is enough, and find themselves left without coverage or the necessary limits when they need it.

Outside of reviewing and understanding your insurance policy, keep reading to learn steps you can take to increase your employee safety and minimize loss. While it’s impossible to control when or where a wildfire will strike, the best way to minimize any potential damage is to have a plan before, during and after a wildfire.

**Before a Wildfire**

1. **Train and Protect Your Employees**

Keep an adequate number of appropriate fire extinguishers in strategic locations, such as near loading docks and waste collection areas, and maintain them properly. Also, train employees on how to use the extinguishers correctly. Have your fire protection systems and equipment regularly maintained and evaluated by a professional. Have a communication plan with more than one way to reach your employees. Practice and rehearse this plan periodically with your employees so they know what to do in case of a fire.

2. **Create a Wildfire Kit**

Start by planning evacuation routes from your business location or designating a shelter area such as a safe room, basement, storm cellar or the lowest building level. Ask yourself, how employees will evacuate on foot if roads are closed or impossible to use? What if roads are blocked by emergency personnel? Understand your location in relation to potential safety zones like local ponds, lakes, rivers and landscaping.

Keep supplies of food, water, necessary medications and cash should power outages interfere with electronic transactions. Have flashlights, cell phones, charging options, portable battery-operated radios and extra batteries to ensure you get the latest information.

3. **Secure Your Perimeter**

Make sure vents and chimneys have metal screens to prevent embers from entering and igniting your building. Ensure up-to-date exterior and interior asset inventories are documented with photos and/or video included. Store any flammable materials like pallets at least thirty feet away from your building and secure flammable liquids in fire-rated cabinets. Establish a five-foot perimeter around your building of non-combustible materials.

4. **Understand Your Building’s Water Supply**

Consider maintaining a water supply at your facility to control small fires until emergency personnel can arrive. If a natural water source is available, think about a water pump and hoses at your facility. A generator is an ideal option in case of downed power lines if your water pump uses electrical power.
5. Store Your Vehicles and Equipment
Have a plan for moving vehicles, and any movable machinery and equipment, to fire safe areas. Make sure your insurance policies and other important records are protected and duplicate them to store off-site in a safe area.

During a Wildfire

1. Stay Informed
Determine the best sources in your area for the latest information, updates and evacuation orders. Think local radio, NOAA or other government radio online, and TV stations. Listen to evacuation warnings. It may seem like you have time, but conditions can change in an instant, making evacuation more difficult. Most importantly, leaving when ordered by local officials clears the roads so firefighters can get the necessary equipment in place to fight the fire.

2. Alert Customers and Vendors
At the first sign of wildfire danger, don’t forget to alert suppliers about holding shipments until after the wildfire danger has passed. A wildfire can cause downed power lines and disrupted cell phone signal, so calling vendors and customers as soon as possible is critical.

3. Take Care of Your Employees
Make sure you and your evacuating employees are prepared for exposure to heat and embers. If possible, wear long pants and a long-sleeved shirt made from 100% cotton (manmade materials can melt onto skin when exposed to fire), heavy boots or shoes, a dry bandanna for face cover, and goggles or glasses to protect your eyes.

4. Prepare for Multiple Scenarios
Authorities will often issue swift, yet accurate evacuation orders for affected areas. However, if unable to evacuate, stay inside and away from outside walls. Close doors but leave them unlocked in case firefighters require quick access into your area. If you cannot safely evacuate and there is no basement, go to the center of an interior room on the lowest level (closet, interior hallway) away from corners, windows, doors, and outside walls. Put as many walls as possible between you and the outside. Do not open windows.

After a Wildfire

1. Assess the Damage to Your Building
Immediately check the roof, and put out any fires, sparks or embers if possible. Power outages may cause breakers to trip. If the breakers are on and power is still not available, contact the utility company. Report safety hazards, such as downed power lines, exposed electrical wires and leaking gas, to authorities. Check for structural damage to buildings or damaged foundations. Inspect impaired fire protection equipment and alarms.

2. Began the Repair Process
Assemble a qualified recovery team to begin getting your business re-established. The recovery team should include people qualified to repair electrical, mechanical, plumbing and fire protection systems, as well as general maintenance people for cleanup. Temporarily repair any roof damage or damage to building walls. Don’t forget to check critical production equipment and valuable stock required to restore production. The team leader should assess the damage and develop an action plan that addresses priorities. The goal of temporary repairs is so that people can access the building safely.

3. Return to Business Safely
Before you reopen, take pictures or video of any damage to buildings, their contents, equipment and inventory for insurance purposes. Assess and prioritize damaged contents inventory to see what can be salvaged. Develop a plan for returning essential equipment back into service and consult manufacturer guidance for initial start-up. Create and require strict precautionary measures for any cutting or welding that could spark a gas leak. Eliminate any unnecessary ignition sources and enforce “No Smoking” regulations. Lastly, re-establish communication with your vendors and customers to better evaluate potential disruptions.

Prepare Early, Stay Safe
Wildfires are stressful and unpredictable, but by following the recommendations above, you can prepare yourself in the event disaster strikes. If you have any questions, please contact a NFP representative today.

Notify NFP right away if you believe you will have a claim to file.

NFP cannot guarantee that all information here will be applicable to every situation. While we use reasonable efforts to ensure accuracy, your situation may require different actions and this article is not a complete list of all possible risk management strategies. We assume no responsibility or liability from any action or inaction taken as a result of this content.