

Wildfire risk management: Before, during and after the fire



Taking certain steps before, during and after a wildfire can help alleviate damage and hasten recovery. Zurich's Risk Engineers have compiled the following guidelines for businesses.

Ideal risk management for wildfires occurs well before an event, taking into account that the path and severity of a fire can be unpredictable and its speed dauntingly swift.

Prior to a wildfire event

- Create an emergency response/contingency plan. Make sure that it addresses:
 - Chain of command
 - Emergency functions and who should perform them
 - Evacuation procedures, routes and exits that are regularly communicated with employees
 - Procedures to account for personnel, customers and visitors
 - Equipment for personnel
 - Regularly scheduled reviews and evacuation drills
- Create checklists that include contact information for emergency services personnel, insurance representatives and reputable suppliers and vendors to contact after an event.
- Ensure you have a no/low combustibility safety zone around the property:
 - Understand your exposure to wildfire. Proximity to any significant amount of natural material (forests, large stands of trees, brush, etc.) can create an exposure. Remove vegetation that would allow fire to spread too close to your facility. In high



- risk and forested areas, removal of vegetation 70 feet or more from the facility may be necessary. OSHA also recommends clearing branches and shrubs within 15 feet of chimneys or stovepipes, removing all stray combustible materials and vegetation that could be ignited, removing vines from building walls and mowing frequently. Also consider replacing vegetation with less flammable species.
- Have sufficient defensible space between your business and the forest that is free of vegetation and other combustibles. Closely monitor conditions during a wildfire watch and be ready to take appropriate action at a moment's notice. A wildfire warning will generally be issued when there is an active wildfire in your area.
- Where possible, remove flammable storage, vehicles and, especially, propane tanks from the property or at least 30 feet from the building.

- Better protect the building by sealing openings with small mesh non-combustible covers.
- Fully close and seal windows and doors, including garage doors. Ash from a fire can enter buildings and cause residual damage and cleanup problems.
- Monitor conditions in your area. Wildfire watches are typically posted for areas where there is increased threat for a wildfire to occur. For instance, a forest suffering from drought conditions with sufficient amounts of fuel (i.e., dry vegetation) is a prime candidate for a wildfire watch.
- Most importantly, consider using noncombustible building materials for your business. Use roof shingles, commercial roof coverings, siding and wall cladding that have appropriate fire ratings.

When a fire is threatening your area

- Prepare to activate your emergency response/contingency procedures and confirm communication links with local authorities.
- Remind employees of the planned emergency procedures.
- Distribute duty checklists to essential staff.
- Obtain and distribute current emergency contact lists.
- Identify approved evacuation staging areas in evacuation plans for use during a wildfire event.
- Remind personnel of evacuation alerts, evacuation routes and evacuation staging areas away from the wildfire.
- Have a plan ready to securely shut down the site in the event of a full evacuation.
- Identify methods of transportation for evacuation (air, ground, water).
- Make arrangements for short-term food and safe lodging.
- Communicate ongoing evacuation plans to personnel, external agencies and adjacent disposition holders.
- If emergency communication lines or equipment are required, test them. Ensure adequate batteries or power backups are in place.
- Consider implementing tougher loss-prevention actions during a wildfire warning. If your business includes combustible yard storage, be prepared to relocate it to an adequately protected area.

In the event of imminent fire and evacuation

- When evacuating buildings, be aware that government-mandated evacuations could last days, weeks or even longer.
- Ensure that essential staff and resources required for the response plan are alerted and ready to go in adequate time to complete preparations and evacuate if required. *Under no circumstances should any staff stay on-site if there is risk of life and/or mandated evacuation orders.*
- Temporary protection, such as non-combustible shielding and covers for inside and outside materials and storage, should be securely put in place.
- Securely close fire shutters, doors and windows; ensure that the roof is free of debris.
- Protect inlets for HVAC and ventilation.
- Protect or shut down fuel and propane supplies.
- Ensure that automatic and manual fire protection equipment is fully operational.
- Non-essential, portable items should be removed to a safe, secure location outside the danger zone.
- De-energize and shut down mechanical equipment and operations as required in a safe manner.
- Make records of actions to review and find weaknesses should the response be required again, or if required by other responders.

Post-wildfire business resumption

Full or partial re-entry may be delayed for public safety. When allowed, properly prepared and protected critical staff should follow the post-fire business resumption plan to ensure facility safety.

See the Occupational Safety and Health Administration's wildfires web page for more guidelines on preparation and recovery, emergency response, and additional resources.



1. "Wildfires." Occupational Safety and Health Administration website. <https://www.osha.gov/dts/wildfires/>

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