

After a wildfire: Strategies to help businesses recover



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Wildfires can wreak havoc on buildings and surrounding property, and it's only natural for affected businesses to seek a return to normalcy as soon as possible.

The absence of active flames does not mean an absence of risk. Fire can leave obvious and not-so-obvious damage in its wake. Building integrity may be reduced, fire-protection systems may be impaired, damaged utilities and other systems may present unexpected hazards. All of these issues need to be safely addressed.

When authorities allow you to return to your business and property, it may be tempting to cut corners to expedite repair activities, but resist that urge. Hasty and/or imprudent actions can invite subsequent and more serious losses to occur.

First response steps when returning to a damaged facility:

Returning to the site

- Only return to the site/building once clearance has been given by the proper local authorities.
- When clearance is authorized, prepared and protected critical staff should follow a post-fire business resumption plan to ensure safety.
- Bring identification where authorities have secured a disaster area.
- Establish a point person to monitor conditions and communicate with local authorities.
- Dress properly. Consider wearing leather gloves, a mask to keep dust and ash particles at bay, a hard hat, eye protection and heavy, thick-soled shoes or boots.
- Bring additional supplies, such as flashlights with spare batteries, potable water, etc.
- Bring cameras to document conditions.

Survey premises for hazards, which could include:

- Live electrical wires
- Broken glass and sharp metal
- Leaking fuel gases or flammable liquids
- Damaged building features or contents that could shift or collapse
- Paved or hardscape areas subject to collapse

- Flammable atmosphere in vapor space of flammable storage tanks
- Outside, damaged power poles and trees/large branches that may be unstable and could fall without warning
- Watch for smoldering debris, live embers or ash pits, holes created by burned tree roots¹

Verify the status of protection systems:

- Water supplies
- Automatic sprinklers
- Fire pumps
- Fire alarms
- Security systems

Check for signs of fire and/or structural damage:

If damage is apparent, a structural engineering evaluation may need to be conducted and completed beforehand. Some areas to target:

- Check the ceiling/roof, attic and outer walls for sparks, discoloration, smell of smoke, etc.
- Use an infrared scanner, if available, to check for hot spots in the walls and ceilings.
- Check all windows and doors for damage and test them for functionality.

Manage impairments to property protection systems:

- Conduct a post-fire watch in areas with impaired fire protection.
- Post security personnel in areas where building or site access is not suitably controlled.
- Work to return protection systems back to service as soon as possible.

Health and sanitation

Workers returning to a site should be aware of health and sanitation issues that may exist. Some recommendations: ¹

- If someone is burned, seek help immediately. Cool and cover burns to reduce the chance of further injury or infection.
- Discard any food exposed to heat, smoke or soot.
- Do not use water in the facility until authorities deem the water source is safe.
- Heed health department recommendations, which could include administering tetanus shots to protect from bacteria in contaminated soil.

Recovery Phase

After these first-response steps are completed, the focus will shift to the salvage of goods and repair of damaged property.

Here are some actions to consider during this recovery phase.

Begin salvage as soon as possible:

- Protect the building and contents
- Separate damaged goods
- Save all damaged goods

Plan and initiate repairs:

- Promptly notify contractors
- Establish repair priorities
- Consult with local experts on the best way to restore and plant the land with fire-safe landscaping, including creating fire-safe zones with stone walls and hardscaping; choosing fire-resistant landscaping; and using rock, mulch or flower beds to serve as firebreaks²

Evaluate mechanical and electrical systems:

- Clear roof drains, balcony drains and ground-level catch basins in preparation for future rain events
- Have qualified personnel thoroughly check all utility systems and hazardous processes before returning them to service
- Restore HVAC systems
 - Check all filters for signs of smoke damage and replace as needed
 - Check electrical/mechanical rooms with vents in the walls for smoke damage
- Ensure electrical equipment is checked for damage, by inspecting circuit breakers and panels, switchgear and motors

Risks of floods and muslides

The after-effects of a wildfire can make areas vulnerable to flash floods and mudslides, including areas not damaged by the fire itself. Erosion and runoff reach dangerous levels because vegetation that typically helps the ground absorb rainfall may have been burned off. After a wildfire, even modest rainstorms over burned areas can create substantial floodwaters that carry surface debris such as downed trees, boulders and gravel.³

The same forces that contribute to floods can set mudslides in motion, as unabsorbed rainfall travels downhill and downstream from the wildfire-ravaged areas, as witnessed in the January 2018 California mudslides.

With these risks in mind, businesses should address and/or implement pre-flood planning.

Business Interruption

A wildfire can have a significant impact on business. To help mitigate business interruptions caused by a fire or other emergencies:

- Contact customers to advise them of potential interruptions
- Advise suppliers to hold deliveries if not required, or if they cannot be properly received and processed

For more information on severe weather events, please visit: www.zurichna.com/severeweather

- Federal Emergency Management Agency (FEMA). "How to Prepare for a Wildfire." 9 September 2014. www.fema.gov
- CAL FIRE/California Department of Forestry and Fire Protection. "Prepare for Wildfire." 2017. www.readyforwildfire.org
- 3. 3 New Mexico State Forestry, "Floods Following Wildfire." After Wildfire: A Guide for New Mexico Communities. www.afterwildfirenm.org

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