

PROPERTY & CASUALTY

Wildfire Preparation Guide



More than 66,000 wildfires were reported in 2022, making it more important than ever to be prepared. Wildfires put lives, property and businesses at risk. Through FEMA, fire management assistance is available to state, local, tribal and territorial governments. This assistance helps with mitigation, management and control of fires. Brown & Brown specializes in providing personalized, powerful solutions to help protect you and your business against the risk of wildfires.

In anticipation of a wildfire, contact your broker to discuss coverage and best preparation practices. We can work with you to develop risk solutions, update current location schedules and help to protect **you and your organization** with a comprehensive policy.

Prevention

Our specialized teams work to help increase awareness and preparation to minimize risk. By understanding your risk appetite, we can help meet your unique risk needs.

Prepare in the Event of a Wildfire:



Remove any vegetation or dead plants around the building and debris from gutters to help prevent embers from igniting



Store combustible or flammable materials in safety containers away from the building site



Prune surrounding trees regularly



Inspect roof tiles and shingles and quickly replace or repair any that are loose or missing to help prevent embers from penetrating inside the roof



Make copies of important documents and store them off-site, digitally or in a fire-safe place



Preparation

A business continuity plan focusing on wildfire recovery can help ensure a smooth transition from uncertainty to business as usual. Develop an evacuation plan that includes the following:

- Overview of what instances will trigger the plan will go into effect
- Chain of command to help determine the overall management of an incident and assign primary responsibility
- Which emergency measures are needed, and who will perform them
- Develop evacuation protocol for teammates, customers and visitors
- Location of and instructions on emergency equipment, including first-aid materials, fire extinguishers, etc.
- Review, revise and distribute the plan to all personnel with information on what to do and where to go should a wildfire occur
- Ensure that you have an inventory of exterior and interior assets with proper documentation and photos
- Create a safety zone with set parameters from the building
- Create an emergency contact list for employees

Evacuation

Keeping your team safe is a top priority. Take the following precautions to help protect your employees and your business:

- Leave as soon as local officials order an evacuation
 - » Leaving promptly helps to prevent complications and allows firefighters to have a clear pathway for putting out fires
- Shut off any gas, if possible, to help prevent an ignition source
- Anticipate exposure to heat or embers
 - » Wear 100%-cotton long pants, face covering, long-sleeved shirts, close-toed shoes, goggles/glasses/eye covering

After a Wildfire

Once you receive the “all-clear” from emergency personnel, you can begin post-wildfire procedures, including:

- Inspect your property for immediate dangers such as falling debris, embers that are still burning, exposed electrical wires or wild animals
 - » **DO NOT TOUCH OR MOVE EXPOSED BARE WIRES.** Call the proper utilities for handling these situations.
- Remove dead vegetation nearby to prevent flyways embers from igniting
- Secure dangerous areas with caution tape until determined safe
- Examine interior walls, floors, doors and windows to help ensure the building is not in danger of collapsing
- Inspect foundations for significant damage, such as cracks or damage to retaining walls
- Turn off the power immediately if not already done so, and inspect the premise for exposed wiring or electrical lines
 - » **DO NOT TOUCH OR MOVE EXPOSED BARE WIRES.** Call the proper utilities for handling these situations.
- Complete an incident report and take pictures of any damaged property or inventory
- Notify employees of the situation
- Listen to your local emergency broadcast for up-to-date information regarding the wildfire’s path
- Recheck the property for embers for the next 12 hours. Pits in the ground containing ash can contain hot embers that can burn you or spark another fire. Mark these areas for safety and avoid them. Contact local emergency services if fire persists.



Post-Wildfire Contact List

- Dependent on review of the property, contact emergency services, including the fire department, gas and electric companies as necessary
- Maintenance contractors for cleaning services, electricians, plumbers and possible biohazards to help prevent further damage
- Security company in the instance of significant damage to arrange for surveillance
- Insurance carrier to report damage and to connect you to an adjuster
- Local hospitals regarding injured employees and maintain a call log

Sources:

<https://www.osha.gov/now-leaving>

<https://www.eeoc.gov/wysk/what-you-should-know-about-covid-19-and-ada-rehabilitation-act-and-other-eeo-laws>

<https://www.fema.gov/disaster/wildfire-actions#prepare>

<https://www.nfpa.org/Public-Education/Fire-causes-and-risks/Wildfire/Wildfire-safety-tips>



Ready to find your solutions? Let's chat.

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