



ACRISURE®

## WILDFIRE PREPAREDNESS GUIDE FOR BUSINESSES

Acrisure Risk Resources offers on-demand, virtual and live training tools designed to help manage risk and elevate our client's performance and profitability.

**For more information, please contact your Acrisure representative or email [riskresources@acrisure.com](mailto:riskresources@acrisure.com).**

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# OVERVIEW

Wildfires can pose significant risks to your business, team members, and operations. Preparation is key for helping to reduce risk and ensure your team members are safe, assets are secured, and that operations can quickly recover.

This guide outlines some helpful action steps to take before, during, and after a wildfire.

*\*\*Note that while these steps are intended to help guide you, individual circumstances may vary. It is always recommended to consult with a professional for advice tailored to your specific situation. Please contact your Acrisure client advisor to discuss these action steps in greater detail.*

## WILDFIRE RISK FACTORS: WHAT SHOULD YOU KNOW

Wildfires can start and spread quickly, fueled by dry conditions, wind, and vegetation. Understanding the factors that increase wildfire risks near your business can be crucial to effective preparedness. Some of these factors include proximity to dry vegetation, prevailing wind patterns, and the layout of your facilities.

### Wildfires are categorized by their intensity and spread, which can be influenced by:

- **Fuel Load:** Amount of dry vegetation and flammable materials nearby.
- **Weather Conditions:** High temperatures, low humidity, and strong winds can exacerbate wildfires.
- **Topography:** Fires move faster uphill, increasing risks for facilities located on or near slopes

### How wildfires can spread and destroy property:

- **Direct flames:** actual flames that come in direct contact with a building or combustible material, igniting it.
- **Airborne embers:** embers are created from any piece of burning or smoldering material and can be carried by wind. They are one of the top causes of building ignitions due to wildfires as they can land directly on buildings, nearby plants, or other combustible materials.
- **Radiant heat:** heat that is transferred from one fuel source to another without contact between the two sources. For example, if the combustible material burning from a wildfire reaches a hot enough temperature, it can raise the temperature of other nearby material to the point of ignition.

## KEY WILDFIRE TERMS TO KNOW

**Fire Weather Watch:** Conditions are favorable for wildfires to start. Stay alert and monitor updates.

**Red Flag Warning:** Critical fire weather conditions are occurring or imminent. Take immediate precautions.

**Defensible Space:** An area around your property that is cleared of flammable materials to slow fire spread

# BEFORE A WILDFIRE

## WILDFIRE RISK ASSESSMENT – WHAT TO PREPARE FOR

A thorough risk assessment can help your organization reduce damage, protect assets, and maintain operations during a wildfire. By identifying potential vulnerabilities in your facilities, workforce, and supply chain, you can help limit disruptions and enhance safety. This process prepares your organization for challenges such as fire spread, poor air quality, evacuation, and post-fire recovery.

*Monitor fire risk levels consistently. Use trusted sources to track fire conditions and issue warnings to employees and stakeholders.*

## WILDFIRE PREPAREDNESS

### PEOPLE

#### Enhance Safety for Employees and Customers

- Establish Safety Zones:**  
Designate assembly areas and evacuation routes in advance.
- Communicate Clearly:**  
Provide employees with wildfire safety guidelines, including evacuation procedures.

#### Safety zones

- Zone 1 (0-5 feet from the building)**  
Clear this zone of anything combustible, including flammable plants, sticks, leaves, or another other debris. This zone should be designed using noncombustible materials, including gravel or rocks.
- Zone 2 (5-30 feet from the building)**  
Trees should be spaced at least 10 feet apart and limbs should be consistently pruned at least 6 feet above the ground. Remove fallen debris, branches, and limbs regularly. Ensure additional structures, such as sheds or storage buildings, are at least 30 feet from the main building.
- Zone 3 (30-100 feet or more from the building)**  
This is the building's first line of defense. This zone creates an environment where wildfires will likely have trouble spreading. Ensure trees are pruned regularly and debris is cleared.

# BEFORE A WILDFIRE (CONTINUED)

## SMOKE AND AIR QUALITY

*Wildfires produce hazardous smoke that can affect your team's health and operations.*

### Provide Protective Equipment:

- Distribute N95 masks or other respiratory protection for employees exposed to outdoor smoke.
- Keep fire extinguishers on hand. Test them regularly and ensure all employees know how to operate them.

### Enhance Indoor Air Quality:

- Install air purifiers with HEPA filters.
- Seal windows, doors, and vents to prevent smoke intrusion.

### Stock Emergency Kits:

- Include masks, air purifiers, first aid supplies, and contact information for emergency services.

#### Stock Emergency Supplies for Safety and Basic Needs:

##### First Aid Kits:

Bandages, antiseptics, medical gloves, and pain relievers.

##### Drinking Water:

At least 1 gallon of water per person per day for at least 3-5 days, per CDC guidelines.

##### Emergency Radios:

Battery-powered radios for receiving updates.

## OPERATIONS

### Conduct a Wildfire Risk Assessment

- Identify high-risk areas and critical assets.
- Assess vulnerabilities in buildings, equipment, and supply chains.

### Develop a Wildfire Preparedness Plan

- Establish emergency response protocols and evacuation routes.
- Know when to suspend/curtail operations to keep employees out of harm's way.
- Train employees on wildfire safety, emergency procedures, and communication protocols.
- Assign roles for emergency response teams.

### Create Defensible Space Around Facilities

- Clear at least 30 feet of vegetation around structures.
- Trim trees to maintain 10 feet of clearance from buildings and between canopies.
- Remove dead trees, dry grass, and flammable debris.
- Use fire-resistant landscaping and maintain a firebreak.

### Harden Buildings Against Fire

- Install fire-resistant roofing, siding, and vent covers.
- Use ember-resistant screens on windows and doors.
- Seal gaps and cracks to prevent embers from entering.

### Implement Backup Systems for Critical Operations

- Establish off-site data backups and cloud storage for important documents.
- Maintain backup power sources, such as generators.
- Secure alternative supply chains and relocation sites.

# BEFORE A WILDFIRE (CONTINUED)

## Maintain Fire Suppression Equipment

- Install sprinkler systems, fire extinguishers, and water sources (hydrants, tanks).
- Ensure employees are trained on proper use of fire suppression tools.

## Establish a Communication Plan

- Set up emergency alerts and notification systems for employees and stakeholders.
- Maintain multiple communication channels, such as SMS, email, and radio.

## Plan for Operational Continuity

### Update Emergency Plans

- Review and practice response protocols for high for high-risk events, including evacuation and shelter-in-place plans.
- Identify the personnel needed to maintain the essential or critical functions.
- Determine how your phones are going to be answered. Arrangements can be made to forward your lines to an alternate call center.
- Create an emergency response team and define clear roles and responsibilities for each person.

### Determine Evacuation and Emergency Plan

- Post the evacuation plan and ensure your team is familiar with it.
- Review and practice your plan. One of the most effective ways to minimize the impact of a wildfire is to have a plan in place that is reviewed and practiced regularly. Be sure to test the plan and educate employees through training.
- Determine the chain of command for the emergency functions and who will perform them

### Back-up Systems

- Back up critical data and secure IT systems

### Review Insurance Coverages and Claims Processes

- Evaluate the coverage details and claims reporting procedures for each type of insurance policy.
- Confirm whether your property and liability insurance policies cover wildfire-related damage.

### Develop Remote Work Plans:

- Enable employees to work remotely if air quality becomes unsafe.

### Coordinate with Local Authorities

- Partner with fire departments and emergency agencies for guidance.
- Participate in community wildfire preparedness initiatives.

### Emergency Contact Information:

- Establish lists of employee, vendor, utility, and emergency contact details.
- Establish several ways to reach employees.
- Consider whether satellite communication systems are necessary.

### Cash and Checkbooks:

- Access to cash or alternate payment methods in case electronic systems fail.
- Define cash flow and emergency funding sources to enable critical operations during and after the wildfire.

***Review Natural Disaster Insurance Coverage in Advance: Considering the increasing frequency of natural disasters, it's essential for businesses to review their insurance coverages with their Acrisure client advisors. Some of the key insurance policies to consider include Property, Flood, Earthquake, Business Interruption, Builder's Risk, Inland Marine, Workers' Compensation, Auto and General Liability Insurance, among others. Proactive steps can help safeguard your employees, operations, and assets against natural disasters events. Contact your Acrisure client advisor to help ensure your business has the appropriate insurance in place.***

# BEFORE A WILDFIRE (CONTINUED)

## WILDFIRE PREPAREDNESS FOR FACILITIES

### PROPERTY

#### Protect Your Facilities

##### Inspect and Fortify Structures:

- Seal vents and gaps to prevent embers from entering buildings.
- Design and landscape your facility with wildfire safety in mind. Select materials and plants that can help contain a fire rather than fuel it.
- Install fire-resistant roofing and siding materials where possible.
- Check fire hydrants and water supplies.

##### Maintain Defensible Space:

- Regularly clean your facility's roof and gutters, removing any debris that could catch fire.
- Clear flammable materials within at least 100 feet of buildings.
- Trim trees and shrubs to reduce potential fire fuel.

##### Install Fire-Safe Features:

- Use gravel, stone, or other non-flammable landscaping materials near buildings.
- Install 1/8-inch mesh screen beneath porches, decks, floor areas and the building itself to prevent debris and combustible materials from accumulating. Also cover openings to floors, roof and attic with mesh screens to prevent sparks and embers from entering the facility.
- Test smoke alarms monthly and change the batteries at least once each year.
- Identify and maintain an adequate outside water source, such as a small pond, cistern, well, or hydrant.
- Have hoses available that are long enough to reach any area of the facility and other structures on the property.

#### Help Protect Equipment and Assets

##### Relocate Valuable Items:

- Move critical equipment, vehicles, and inventory to secure, fire-safe locations prior to the wildfire or when it appears reasonably safe to do so.

##### Backup Power Systems:

- Ensure generators are in working order and have adequate fuel supplies.
- Protect electrical systems with surge protectors.

##### Inspect Ventilation Systems:

- Ensure HVAC systems are maintained and equipped with high-quality filters.

##### Seal Openings:

- Use weather stripping and caulking to reduce smoke intrusion.

##### Secure Your Facilities

- Inspect and maintain defensible space.
- Move valuable equipment and inventory to fire-safe
- Shut off utilities if instructed by local authorities.



# DURING A WILDFIRE

## PEOPLE

### Prioritize Employee Safety

#### Follow Evacuation Orders:

- Ensure all employees evacuate safely and quickly. Allow employees plenty of time to evacuate.

#### Monitor Communication Channels:

- Maintain regular updates with employees and emergency services via multiple channels.
- Consider whether satellite communication systems are necessary.

## OPERATIONS

### Activate Emergency Plans:

- Use pre-established communication protocols to coordinate with staff and stakeholders.

## FACILITIES

### Shut Off Utilities:

- Help reduce fire risks by turning off electricity, gas, and water supplies if advised to do so by local authorities or emergency personnel, or if evacuation appears necessary.

### Light the Facility

- Turn on all lights so that structures can be seen, unless advised to turn off power by local authorities.

### Seal facilities

- Close all windows, vents, doors, and blinds.

# AFTER A WILDFIRE

After a wildfire, focus on several key areas to help safely and efficiently return to business operations. These steps can help ensure the safety of your team members, minimize downtime, and set the stage for recovery. Here's a detailed approach:

**!** *Do not enter property until it is declared safe.*

## Hazards After Wildfires: Floods and Landslides

Large-scale wildfires dramatically alter the terrain and ground conditions and can cause greater risk of flooding. Normally, vegetation absorbs rainfall, reducing runoff. However, wildfires leave the ground charred, barren and unable to absorb water, creating conditions ripe for flash flooding and mudflow, which can cause significant damage. These types of floods are often more severe than flooding from storms, because debris and ash left from the fire can form mudflows. Mudflows can also be formed when rainwater picks up soil and sediment from the damaged ground. Flood risk remains higher until vegetation is restored—which can be up to five years after a wildfire.

## PEOPLE

### Ensure Employee Safety and Well-Being

- Ensure all employees are accounted for and safe. Use emergency contact systems, phone calls, or group communication platforms to reach everyone.
- If employees were impacted by the storm personally, provide support where possible, including approved leave, counseling, or assistance with immediate needs.

### Notify Customers and Clients:

- Inform customers and clients about any operational delays, disruptions, or changes in business hours. Be transparent about timelines for resuming services and how they may be affected.
- Use multiple communication channels (email, website updates, social media, etc.) to reach as many people as possible.

### Keep Employees Informed

- Regularly update employees on recovery progress, any changes to work schedules, and any health or safety protocols in place.

## PROPERTY

### Ensure Safety First

- Wait for clearance from local authorities before returning to the property.
- Ensure that the premises are secure before allowing employees to return. Have the building professionally inspected if you have concerns that any damage could pose a safety hazard to employees or customers.
- Contact a professional to check for safety hazards, including structural damage, gas leaks, and electrical hazards before entering.
- Wear protective gear, including gloves, masks, and boots, when inspecting the site.

### Assess Property Damage

- Conduct a thorough inspection of buildings, equipment, and infrastructure.
- Document any damages with photos and videos for insurance claims.
- Contact a structural engineer if the building's integrity is in question.

### Notify Insurance and Begin Claims Process

- Report any damages to your insurance provider as soon as possible.
- Provide detailed documentation, including inventory losses.

# AFTER A WILDFIRE (CONTINUED)

- Work with an adjuster to assess repair costs and coverage.

## Secure the Property

- Install temporary fencing or barriers to prevent unauthorized access.
- Cover damaged roofs or windows with tarps or boards to prevent further damage.
- Ensure fire suppression systems (sprinklers, hydrants) are operational.

## Clean Up and Remove Debris

- Follow local guidelines for hazardous material disposal (ash, chemicals, burnt structures).
- Hire licensed contractors for safe cleanup and restoration.

## Restore Utilities and Operations

- Work with utility providers to restore power, gas, and water safely.
- Test HVAC and air filtration systems for smoke damage.
- Conduct an environmental assessment for air and soil contamination if necessary.

## Rebuild and Implement Fire-Resistant Upgrades

- Use fire-resistant materials (non-combustible roofing, ember-resistant vents).
- Improve defensible space around the property by clearing vegetation and creating firebreaks.
- Install sprinkler systems, water tanks, or fire-resistant landscaping.

## OPERATIONS

### Restore Critical Operations

#### Reopen Gradually:

- Begin phased returns to work after facilities are deemed safe.
- Avoid damaged or fallen power lines, poles and downed wires.
- Follow public health guidance on safe cleanup of fire ash and safe use of masks.

#### Engage with Suppliers and Vendors:

- Reach out to key suppliers and vendors to confirm the status of deliveries or services that may have been affected by the storm. Be prepared to adjust supply chain logistics if necessary.

#### Test Systems:

- Inspect power, HVAC, and IT systems for proper functioning.

#### Activate Business Continuity Plans:

- Implement your pre-prepared continuity plan to prioritize business functions that are most critical to your operations, such as customer service, payroll, and IT support.
- If necessary, adapt your plan to handle the wildfire's specific impact (e.g., supply chain disruptions or remote work arrangements).
- Have a plan for payroll in place to avoid any gaps.

### Secure Insurance and Financial Assistance

#### File Insurance Claims:

- Contact your insurance company immediately to start the claims process for property damage, business interruption or other covered losses. Reach out to your Acrisure client advisor for any assistance. We're here to help you!
- Provide documentation such as photographs, videos, and a list of damaged items to support your claim.

#### Access Emergency Funding:

- If necessary, apply for government or disaster relief funds, loans, or other financial support to help with recovery costs.
- Evaluate your financial position to ensure you can maintain cash flow during the recovery period.



# AFTER A WILDFIRE (CONTINUED)

## Plan for Future Preparedness

### Review and Update Emergency Plans

- After operations have stabilized, debrief with your team to assess how well your wildfire preparation and response plan worked. Identify areas for improvement and make adjustments to your business continuity and disaster recovery plans.
- Ensure that you have adequate supplies and backup systems in place for future emergencies.

### Build Long-Term Resilience

- Consider strengthening your infrastructure to better withstand future wildfires, including selecting materials and plants that can help contain a fire rather than fuel it.
- Install fire-resistant roofing and siding materials where possible.
- Create partnerships with disaster recovery services, ensuring quicker response times when needed.



# HELPFUL WILDFIRE PREPAREDNESS INFORMATION

## WE'RE HERE TO HELP – BEFORE, DURING, AND AFTER CLIMATE-RELATED DISASTERS

At Acrisure, we're here to help you every step of the way – from reviewing your emergency plans to ensuring sure your insurance coverage is up to date.

And if a disaster does hit, you won't be alone. We can guide you through the claims process and work closely with your carriers to help get you back on track as quickly and smoothly as possible.

The time to prepare is now. Let's work together to protect your people, property, and operations. **Contact us today** to schedule a preparedness review or to discuss any concerns.

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**Access these resources for additional information to help you prepare for and protect your people, operations, and property during in the case of a wildfire.**

[FEMA: Wildfires](#)

[CDC: Wildland Fire Smoke](#)

[CDC: Wildfires and Your Safety](#)

[OSHA: Wildfires](#)

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