

Wildfire action plan

Property risk management guide

from Liberty Mutual Insurance



Survey facilities for damage. If damage has occurred, take photographs of the damage and contact the Liberty Mutual Claims Service Center as soon as possible.

- **Small business customers:** 1-844-325-2467 (1-844-3-CLAIMS)
- **Mid/large business customers:** 1-800-362-0000

Wildfires can be devastating, causing those affected to lose their business, inventory, property, and lives. Wildfires can start abruptly and burn for days or weeks, spreading over vast expanses of land.

Wildfires are a reality of nature. It is wise to be as prepared as possible in case a wildfire threatens your business or your employees.

Pre-wildfire preparation

Secure supplies and information

- Ensure that supplies and equipment are on hand and ready for the on-site emergency action team. Obtain cash for post-wildfire needs, such as buying food and supplies, or paying employees and contractors.
- Identify where and to what extent your facility is vulnerable and develop an action plan.
- Keep names and phone numbers of electrician, heating contractor, plumber, fire department, and building owner easily accessible. Identify which outside vendors and repair services you will need to restore your operation after the fire. You may need to go outside your local area to find services that are not affected.

Emergency kit

- First aid kit: Include prescription medications, over-the-counter painkillers, rubbing alcohol, eye wash kit, and vomit-inducing medicine in case of accidental poisoning
- Water and non-perishable food (three-day supply)
- Emergency lighting, flashlights, and extra batteries
- Whistles to signal and direct attention during and after a wildfire
- Battery- or crank-powered radio
- Walkie-talkies and/or cell phones with spare batteries
- Blankets and extra clothing
- Hand and power tools
- Portable pumps and hose
- Plastic covers and tarpaulins
- Have all employee, vendor, and client contact information collected and backed up at an off-site location
- Maintain copied of vital records off site, including business and customer records, utility plans, etc.

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Inspect and fortify your facility

- Check your procedure for restoring electrical services on an item-by-item basis.
- Shut down all noncritical and nonessential electrical equipment.
- During a wildfire evacuation, consider redirecting your phone lines to cell phones or an answering service.

- Maintain an inventory of all equipment and assets for your business in the event of structural damage.
- Maintain and test standby electric generator(s) for emergency power.
- Determine if portable heaters or other emergency equipment are needed.
- Determine if there are alternative ways to enter your premises if fire prohibits access.
- Check/maintain/test all necessary backup equipment, such as emergency generators, communication systems, and equipment.
- Verify that all fire protection equipment is in service.
- Fill the fuel tanks of generators, fire pumps, and all company-owned vehicles.
- Maintain automatic sprinkler protection in idle buildings. Promptly handle sprinkler system impairments and notify the local fire department regarding any issues.
- Determine what equipment needs to be protected from fire damage, e.g., computers, telecommunications, and manufacturing equipment.
- Cover exterior walls with fire-resistant materials such as stucco, stone, or brick.
- Use double-paned or tempered glass for all exterior windows.
- Identify spaces where smoke can enter and seal all openings with caulking and insulation.
- Use fire-resistant or noncombustible materials on the roof and exterior dwelling structure, or treat wood or combustible material used in roofs, siding, decking, or trim with UL-approved fire-retardant chemicals.
- Repair walls and roofs to prevent drafts. Inspect and clean roof drains and gutters.
- Inspect chimneys at least twice a year and clean them at least once a year. Keep dampers in good working order and equip chimneys and stovepipes with spark arresters.
- Plant fire-resistant shrubs and trees. For example, hardwood trees are less flammable than pine, evergreen, eucalyptus, or fir trees.
- Identify which outside vendors and repair services you will need to restore your operation after a wildfire. It is often advisable to go outside your local area to find services that will not be affected by the same wildfire as your locality.

- Ensure the contingency plan is up to date in the event that wildfire disrupts production or other business operations.
- Clear dead plants, weeds, grass or any other combustible materials on and under your deck, and within five feet of your property. Remove weeds and other debris from area around large stationary propane tanks (125 gallons water capacity or more) so there is no combustible material near tank.
- Check vents on roof, foundation, and exterior walls to prevent embers from entering your property using the following guidance:
 - Check attics and foundation (crawl space) vents to see if they are screened and in good repair. Use duct or metal tape to temporarily cover damaged vents and those with ¼-inch mesh screening.
 - If you store cardboard boxes and other easily ignited materials near a vent in your attic or crawl space, move them as far away as possible from vent(s). Another option is to place tape over vent(s) at these locations. Be sure to remove tape after the fire.

During the wildfire

Immediate actions

- Keep the names and phone numbers of your HVAC contractor, electrician, plumber, fire department, and building owner easily accessible.
- If advised by authorities to evacuate, do so immediately. Take your safety kit and lock your business. Leave by choosing a route away from the fire hazard.
- If you are ordered not to evacuate:
 - Make sure employees and on-site customers are accounted for and safe.
 - Constantly monitor any boilers that must remain on line.
 - Patrol the property when safe to do so and watch for pipe breakage, fire, or structural damage.
 - Wear protective clothing when outside, such as sturdy shoes, cotton or woolen clothes, long pants, a long-sleeved shirt, gloves, and a handkerchief to protect your face.
 - Turn on outside lights and leave lights on to make building visible in heavy smoke.
 - Disconnect any automatic door openers so that doors can still be opened.

- Shut off gas at meters and turn off pilot lights.
- Turn off propane tanks.
- Drain all idle pumps and compressors, making sure jackets are vented.

Ongoing actions

- Continue to ensure employee and customer safety.
- Be mindful of indoor safety. If backup power supplies are needed, do not use an electric generator indoors, inside a garage, or near building air intakes because of the risk of carbon monoxide poisoning.
- Do not store gasoline indoors, fumes could ignite.
- Use individual heavy-duty, outdoor-rated cords to plug in other appliances.

Post-wildfire procedures

Immediate actions

- Assess damage and notify all critical people (management, contractors, etc.) of next steps.
- Do not move seriously injured individuals.
- Provide search and rescue personnel with last known location of any missing individuals.
- Stay away from power lines, buildings, and any objects that might fall.
- Secure the site and hire guard service if necessary.
- Make sure heating systems and water pipes are working.
- Visually check for open bus bars, conductors, and exposed insulators before re-energizing electrical systems.
- Clear roof drains and debris from roofs.
- Determine how you will assist individuals who have special needs, such as disabled persons

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Recovery actions

- Look for safety hazards, such as live electrical wires, leaking gas, flammable liquids, corrosive/toxic materials, and damage to foundations or underground piping.
- Repair automatic sprinkler protection and/or water supplies to get protection back in service as soon as possible. Use Liberty Mutual Fire Protection Impairment Procedures whenever sprinkler protection and/or water supplies are impaired. Contact Liberty Mutual at 800-541-5224 to report impairments to fire protection systems or for assistance in restoring systems.

- Restore fire protection systems if necessary.
- Conduct two-inch main drain and alarm tests on automatic fire protection sprinkler systems to verify public water supply availability.
- Cover broken windows and damaged roof coverings immediately.
- Control smoking and use Hot Work Permits where applicable. Maintain fire-safe conditions at all times.
- Contact key personnel and notify contractors to start repairs.
- Separate damaged goods.
- If there has been a power failure, check refrigerated items for spoilage. Limit access to freezers and refrigerated areas during periods of interrupted electrical service to maintain the temperatures as long as possible.

Wildfire information

Everyday fire safety

- Ensure that fire vehicles can get to your place of business.
- Clearly mark all driveway entrances. Display your name and address and install noncombustible street signs.
- Post fire emergency telephone numbers.
- Plan several escape routes away from your business site, both by car and by foot.
- Talk to your neighbors and landlord about wildfire safety.
- Follow local burning laws.
- Notify local authorities and obtain a burning permit before burning debris in a wooded area.
- Have designated smoking areas to help safeguard against employees and guests dropping cigarettes or matches in unapproved and unsafe locations.
- Use an approved incinerator with a safety lid or covering with holes no larger than $\frac{3}{4}$ inch.
- Have a fire extinguisher or garden hose on hand when burning debris.

Create a safety zone

- Remove loose yard debris (leaves, branches, etc.) and rubbish close to buildings.
- Relocate nonessential yard equipment (furniture, trash receptacles, portable planters, portable signs, dumpsters, etc.) to a safe indoor location.

- Trim a 15-foot space between tree crowns, and remove limbs within 15 feet of the ground.
- Remove dead branches that extend over the roof.
- Prune tree branches and shrubs within 15 feet of a stovepipe or chimney outlet.
- Ask the power company to clear branches from power lines.
- Mow grass regularly.
- Do not connect wooden fencing directly to your building.
- Clear a 10-foot area around propane tanks.
- Store gasoline, oily rags, and other flammable materials in approved safety cans. Place cans in a safe location away from the base of buildings.
- Clear combustible material within 20 feet of buildings

Long term or secondary impacts

The following is a list of potential long-term effects of wildfires. It is important to be aware so you can prepare accordingly.

- Erosion
- Landslides
- Introduction of invasive species
- Changes in water quality
- Higher risk of flood and increased debris flow
- Exposure of bare ground and loss of vegetation
- Smoke and pollutant-related health problems
- Destruction of community infrastructure
- Destruction of cultural and economic resources

Causes of wildfires

According to the U.S. Department of the Interior, National Park Service, humans cause about 90 percent of wildfires. Ten percent are from natural causes.

Major human causes:

- Unsafe fires
- Arson
- Sparks from equipment
- Power arc lines
- Accidents

Major natural causes:

- Lightning
- Volcanic eruption
- Sparks from rock falls
- Spontaneous combustion

Additional resources

Federal Emergency Management Agency. www.FEMA.gov

Insurance Institute for Business & Home Safety. www.disastersafety.org/wildfire

Ready.gov. www.ready.gov/wildfires

U.S. Fire Administration. www.usfa.fema.gov/index.html

Weather.gov. www.weather.gov/safety/wildfire

Emergency contacts

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| <hr/> <i>Insurance Agent/Broker</i> | <hr/> <i>Building Owner</i> |
| <hr/> <i>HVAC Contractor</i> | <hr/> <i>Electrician</i> |
| <hr/> <i>Plumber</i> | <hr/> <i>Other</i> |



The illustrations, instructions, and principles contained in the material are general in scope and, to the best of our knowledge, current at the time of publication. Our risk control services are advisory only. We assume no responsibility for: managing or controlling customer safety activities, implementing any recommended corrective measures, or identifying all potential hazards.

No attempt has been made to interpret any referenced codes, standards, or regulations. Please refer to the appropriate government authority for interpretation or clarification.

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