

Wildfire Action Plan

Property Risk Management Guide from Liberty Mutual Insurance



Emergency Contacts

Fire Department

Police Department

Insurance Agent/Broker

Building Owner

HVAC Contractor

Electrician

Plumber

Other

Organizations and individuals will likely face unexpected emergencies — both natural and man-made. It is vital to have a crisis management plan in place in order to protect you, your employees, your customers and your business facilities as well as your company's reputation.

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 the event that a wildfire threatens your business or your employees.

Pre-Wildfire Preparation

Step 1: Secure Supplies and Information

Ensure that emergency 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.

Wildfire Emergency Kit

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| <ul style="list-style-type: none">■ First-aid kit, including over-the-counter painkillers, rubbing alcohol, eye wash kit, and vomit-inducing medicine (in case of accidental poisoning)■ Water and nonperishable food (three-day supply)■ Emergency lighting; flashlights with extra batteries■ Whistles to signal and direct attention during and after a wildfire■ Battery- or crank-powered radio■ Batteries | <ul style="list-style-type: none">■ Walkie-talkies and/or cellular phones (with spare batteries)■ Blankets and extra clothing■ Hand and power tools■ Portable pumps and hoses■ Plastic covers and tarpaulins■ Have all employee, vendor, and client contact information collected and backed up at an off-site location■ Maintain copies of vital records off site, including business and customer records, utility plans, etc. |
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Step 2: Inspection and Fortification of 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 your phone lines; redirection to cell phones or an answering service could be critical.
- 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.

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- Determine if there are alternative ways to enter your premises if fire prohibits access to your business.
 - Check/maintain/test all necessary backup equipment such as emergency generators, communication systems/devices, snow blowers, etc.
 - 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.

Create a Safety Zone around Your Place of Business

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

If advised by authorities to evacuate, *do so immediately.*

Take your safety kit and lock your business; choose a route away from the fire hazard.

Procedures During a Wildfire

Keep names and phone numbers of your electrician, heating contractor, plumber, fire department, and building owner easily accessible.

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: 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 ensuring 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

Step 1: Immediate Actions

Do not move seriously injured individuals. If high-rise buildings are in the general area, falling debris may make open areas more dangerous than remaining inside the buildings. Watch out for fallen power lines and broken gas lines.

- Provide search and rescue personnel with last known location of any missing victim(s).
- 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 reenergizing electrical systems.
- Clear roof drains and debris from roofs.
- Determine how you will assist individuals who have special needs, such as disabled persons

Step 2: Recovery Actions

- Survey facilities for damage. If damage has occurred, contact the Liberty Mutual Claims Service Center at 1-800-362-0000 as soon as possible. Take photographs of the damage.
- Look for safety hazards such as live electrical wires, leaking gas, flammable liquids, corrosive/toxic materials, and damage to foundations or underground piping.

Humans cause about 90% of wildfires, only 10% are from natural causes.*

Major Human Causes of Wildfires

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

Major Natural Causes of Wildfires

- Lightning
- Volcanic eruption
- Sparks from rockfalls
- Spontaneous combustion

*According to the National Park Service: US Department of the Interior: www.nps.gov/fire/wildland-fire/learning-center/fire-in-depth/wildfire-causes.cfm

- 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.
- Following the wildfire, assess damage and notify all critical people (management, contractors, etc.) of next steps.
- Restore fire protection systems if necessary.
- Conduct 2-inch main drain and alarm tests on automatic fire protection sprinkler systems to verify public water supply availability.
- 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.
- Cover broken windows and damaged roof coverings immediately.
- 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

Wildfires have potential long-term (or secondary) impacts such as:

- Erosion and landslides
- Introduction of invasive species
- Changes in water quality
- Higher risk of flood; 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
- It is important to be aware of the potential long-term effects of wildfires so that you can prepare for them accordingly.

Help by Practicing Wildfire Safety

- Follow local burning laws
- Make sure to notify local authorities and obtain a burning permit before burning debris in a wooded area.
- Do not drop cigarettes or matches in unapproved and unsafe locations.
- Be aware of your surroundings.
- Use an approved incinerator with a safety lid or covering with holes no larger than 3/4 inch.
- Have a fire extinguisher or garden hose on hand when burning debris.

The Risk Control Consulting Center is available as a service to policyholders — ready to answer questions by phone Monday – Friday, 8 a.m. to 8 p.m. ET. — 1-866-757-7324

Email any time:
RCConsultingCenter@LibertyMutual.com

Extra Prevention Measures for 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.

For more information on wildfires

www.disastersafety.org/wildfire

www.weather.gov

www.fema.gov

www.ready.gov/wildfires

www.wildfire.gov

www.bt.cdc.gov/disasters/wildfires

www.usfa.fema.gov

www.disastersafety.org/wildfire

Contact the Claims Service Center if you need to file a claim — 1-800-362-0000

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