



WILDLAND FIRES – ARE YOU PREPARED?

WHAT IS CONSIDERED A WILDLAND FIRE?

Any non-structure fire that occurs in vegetation or natural fuels. Wildland fire includes prescribed fire and wildfire.

Wildland fires continue to grow and cause substantial losses for businesses and residences. There are over 50,000 wildfires annually in the United States, and over the years, the average acreage burned per fire has **increased**. Climate change, along with urban flight as businesses and residences moving away from urban settings, has led to a significant increase in risk exposure due to wildland fires. The California wine country fires in 2017 and massive Camp Fire in 2018 resulted in about \$20 billion in insurance claims.

Although wildfires can happen at any time of year, these risks increase during the Summer and Fall months as temperatures are high, humidity is low, wind is increasing, and drought conditions are present. Throughout this article, IMA will provide guidance on minimizing risk before a wildland fire, reacting to the event, and recovering after the fire.

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BEFORE A WILDFIRE EVENT

Prevention is the first step when preparing or protecting your property or business against a wildfire. It is the property owner or business operator’s responsibility to understand the risks associated with wildland fires in their respective geographic areas. A home or business location is directly related to the risks associated with wildfire events.

To understand wildland fire exposure and risk, it is necessary to understand the term “Wildland Urban Interface.” The **Wildland Urban Interface** is an area where human-made structures and infrastructure are in or adjacent to areas prone to wildfires. The link provides a mapping system that can identify risk levels based on a geographic location.

Being aware of the potential risk of wildfires based on property location and understanding mitigation methods are the first steps. Ask the following questions to identify the severity of risk:

- Have there been any wildland fires in the immediate area?
- What has the community already done regarding wildfire prevention?
- What can everyone do to increase ignition resistance (Firewise USA)?
- Are there fire-resistant materials that should be used during new construction or rehab?

If the property is in a Wildland Urban Interface area, it is strongly encouraged to follow the best practices related to wildland fire mitigation. Best practices include processes and procedures on:

- Defensible space
- Construction practices and materials used
- Vegetation management
- Emergency procedures (*including evacuation drills, shelter in place plans, etc.*)

The property owner is responsible for mitigating the risk of wildfires. Completing **Home Ignition Zone** assessments can significantly reduce the risk of property damage. These zone assessments review and breakdown areas within 100 feet of the structure(s).

DOES THE BUSINESS HAVE A FIRE MITIGATION POLICY?

Having a policy addressing the potential risks of wildland fires can minimize business exposure.

Consider the possible fuel sources within the following zones:

Immediate Zone 0-5 feet from structure

- Landscape vegetation
- Hardscape materials

Intermediate Zone 5-30 feet

- Ladder fuels and crown separations
- Lawns maintained and healthy

Extended Zone 30-100 feet

- Ladder fuels



DURING A WILDFIRE EVENT

The best way to respond during an event is to be prepared before the event.

- Have a “go bag” prepared with critical items in it (such as photos, files & documentation, critical infrastructure, flash drive with important documentation, etc.).
- In the event there is a wildfire that requires evacuation, follow all instructions from local authorities.
 - Whether it’s by a broadcasting system, telephone, text, email or in-person, inform others on the site about the requirement to evacuate.
 - Any and all warnings or direction given by firefighting authorities should be heeded.
- Initiate an evacuation plan and confirm a safe evacuation for all employees.
 - For any disabled individuals that may be on-site and have a plan to help them evacuate safely.
- Be sure to shut down all energized equipment to prevent contributing additional fuel sources to the fire.
- Some buildings may be safe enough to shelter in place.



AFTER A WILDFIRE EVENT

Once permitted by the local authorities to regain access to the property, an authorized employee should conduct a post-event inspection. This should help answer important questions, such as:

- How significant is the damage, including from smoke, water and/or fire?
- What will it take to get the business back up and operating?
- Was there any damage to critical infrastructure or high-value items?
- Is the facility, home, or structure safe to occupy?
 - Consider bringing in a structural engineer to assess the damage prior to re-occupying the building.

Depending on the seriousness of the incident, additional individuals may be needed to inspect the property for structural and smoke damage. For instance, industrial hygiene sampling and monitoring may need to be completed before the re-occupation of a work facility/building can begin. In addition to the damage sustained, the construction material will determine the speed of recovery.

In the unfortunate circumstance of a wildfire, this information should help manage the process. Wildfires may be categorized as low risk for a business or operating location depending on the Wildland Urban Interface index. Still, as they have high severity, they should not be overlooked when evaluating and preparing a business, especially as preparation can significantly impact how a company makes it through the wildfire. Training staff and being prepared will minimize the potential for injury during a wildfire event. Advanced preparation, including developing a detailed plan for responding, will help the business be more resilient and help it return to normal operations more quickly. There are many resources available below with additional information and training.

RESOURCES

[IMA's Guide to Writing A Wildfire Mitigation & Prevention Procedure/Plan](#) ▶

[NFPA – Firewise USA](#) ▶

[Department of Forestry](#) ▶

[US Fire Administration](#) ▶

For more location specific information, check with your local fire department or utility company.



We're more than just insurance. IMA goes the extra mile to bring you tools, research and insights to help your business face the many challenges of operating in a rapidly changing environment.