



THINK IT THROUGH WILDFIRE PREP

Business

Let's get ready for wildfires together.

Recent years have brought some of the worst wildfires we've seen. To minimize the impact of wildfires this year, we've compiled a number of thoughtful ways to prepare so that you can be better equipped and protected.

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Before Wildfires Start

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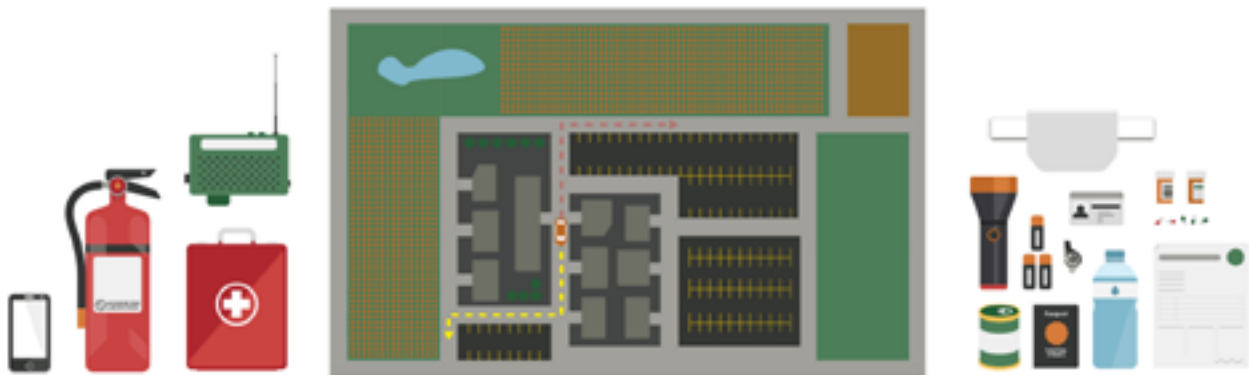


Before Wildfires Start

The damage caused by wildfires could force you to temporarily shut down your business. In addition to having the right coverages, preparation can help save your company, and get your operations back in working order, faster.

Taking the time to ready yourself, your employees, and your property can make all the difference. Here are a few things you can do before wildfires begin.

- Be sure to have coverages in place
- Train your employees in general fire safety protocol and procedures
- Establish an evacuation plan and keep it up to date
 - Practice evacuation drills regularly, so each employee knows how to exit the building calmly and safely
 - Plan primary and secondary exits in case doors or windows are blocked
 - Know two evacuation routes out of your neighborhood
- Keep a number of fire extinguishers in different locations and maintain them properly
 - Train employees on how to use them correctly
- Back up important documents
- Make an Emergency Call List and distribute it to all employees
- Plan how to contact employees if business is disrupted
 - Create a phone list, text message alert, hotline, or website
- Create a wildfire emergency kit (accounting for employees) that includes:
 - Flashlights
 - Battery-powered portable radio
 - Extra batteries
 - First-aid kit
 - Bottled water
 - Manual can opener
 - Non-perishable foods
 - Whistles
 - Protective masks
 - Important documents including insurance policies
- Consider advising employees to keep a wildfire emergency kit of their own and have important contact information at work
 - Be sure contact information includes numbers to reach insurance agent, children's school(s), and neighbors



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Basic Structure Security

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Basic Structure Security

Structures have a few important areas that are particular flashpoints for wildfires. Taking action to protect these places can help prevent and reduce the risk of costly repairs or rebuilding.

Roofing – Unmaintained roofs and gutters are vulnerable to wind-driven embers.

- Keep them in good condition and clear of debris
- It's recommended to install a Class A fire-rated roof

Vents – Attic and crawl space vents are ideal entry points for embers.

- Cover with 1/8-inch metal mesh screens

Windows – Radiant heat from a wildfire can break single-pane windows.

- Install dual-pane windows with tempered glass for increased protection

Attachments – Awnings, decks, patios, and porches can act as a wick to the building.

- Use noncombustible building materials like masonry, heavy timber, or fire retardant pressure treated wood
- If a wildfire is approaching, take down or roll up awnings, if possible
- Store chairs and umbrellas

Storage – Propane tanks, and containers used to store cleaning supplies, are highly combustible.

- Relocate these at least 30 feet from all structures on the property



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Creating Defensible Space Zones

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What is Defensible Space?

Defensible space is a properly maintained buffer between your property and the area surrounding it. This space will help prevent or inhibit wildfires from reaching your building, or other structures on your property, as well as give firefighters the adequate space they need.

Zone 1 (0-5ft) Structure Protection

Zone 1 is the last line of defense. Keeping this space in excellent condition can lessen the intensity of a wildfire and help safeguard structures from catching on fire.

- Mow tall grass
- Remove leaves and dead vegetation
- Keep lawn hydrated and maintained
- Prune tree branches up 6 to 10 feet from the ground
- Cut branches overhanging the roof of the structure
- Use non-flammable landscaping materials and/or high-moisture-content plants



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Creating Defensible Space Zones

Zone 2 (5-30ft)

Fuel Reduction

Zone 2 is an important intermediate stretch that serves as a protective damper. Correctly maintaining and removing materials that encourage fires will help diminish the size and strength of an advancing wildfire and potentially divert it from your property.

- Leave 30 feet between clusters of two to three trees, or 20 feet between individual trees
- Promote a mixture of deciduous and coniferous trees
- Create "fuel breaks", like driveways, gravel walkways, and lawns
- Prune tree branches up 6 to 10 feet from the ground
- Clear heavy accumulation of fallen branches and landscape debris
- Plant vegetation that retains moisture and needs minimal maintenance



Zone 3 (30-100ft)

Property Management

The farthest defensible space section, Zone 3 acts as the first preventative barrier to your building, or other structures on your property. Managing this outlying area will help minimize wildfire growth and promote a healthier and safer property overall.

- Remove smaller conifers that are growing between taller trees
- Clear heavy accumulation of fallen branches and landscape debris
- Replace highly-flammable species of trees and shrubs with less fire-prone species



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