



Wildfires can be intense, unpredictable, and devastate large areas in a small span of time. There are about 45 million structures exposed to wildfires that can impact a wide area disrupting key infrastructure and creating business interruption potential.

AIG and Lexington Insurance are committed to helping their insureds, brokers, and program administrators stay one step ahead of risk and as prepared as possible for adverse events. If you are in an area that could be exposed to a potential wildfire, the following are some general suggested tips and actions to consider taking before a wildfire strikes.

## ACTIONS TO TAKE BEFORE WILDFIRE SEASON

### Pre-Fire Planning

- Develop a wildfire emergency plan for your business
- Consider interruptions to utilities and communication lines in the plan
- Consider clean air requirements for the operation and how to prevent or mitigate disruptions to business as a result of high levels of outdoor smoke
- Discuss wildfire mitigation strategies with the local fire department
- Key employees may be impacted on the home front, so have back-ups
- Develop a post-wildfire contingency plan and exercise the plan

### Location Typography and Siting

- Be cognizant of local terrain – fires will travel more quickly uphill
- Identify multiple access/escape routes to your business

### Vegetation and Yard Storage

- Create a defensible zone by reducing the amount of combustible vegetation near buildings
- Create vegetation clearance zones:
  - 100 feet from a grassland exposures
  - 330 feet from the shrub, woodland, or forest exposure
- Facilities on steep hills – remove vegetation 200 feet down slope from buildings

- Trees within close proximity of the property should not overhang the buildings
- Prune the lower branches to reduce vertical fire spread
- Retain the moisture content in the vegetation by regular watering
- Parking lots make great defensible zone – if there are no combustibles (vehicles) in the lot
- Regularly remove combustible debris from roofs and other areas where debris may accumulate
- Locate above ground flammable gas or liquid storage as far as possible from structures
- Do not store valuable items outdoors

### Building Construction

- During construction and renovations, take steps to reduce the structure's susceptibility to wildfire by incorporating fire safe building materials and techniques
- Equip HVAC air intake openings with automatic fire doors or dampers actuated by smoke detection
- Consider installing permanently fitted one-hour fire rated shutters for window openings

### Automatic Protection and Sprinklers

- Verify appropriate water supplies exist to meet the fire department demands
- Consider installing exterior sprinklers for high valued assets

## ACTIONS TO TAKE WHEN A WILDFIRE THREATENS:

- Implement your emergency plan
- Maintain a fire watch center and monitor emergency channels for instructions
- Prepare your escape to evacuate the area when instructed by authorities
- Close all doors, windows, and roof vent
- Close fire shutters if installed and board up any broken windows
- If feasible, shut down HVAC units that draw air from the outside and/or verify filtration systems are properly designed and maintained to prevent smoke/fire migration into the building
- Move outside combustible storage away from buildings or locate within buildings
- Inside the building move combustibles away from windows and light metal walls
- Keep charged water hoses available at the perimeter of the building for Fire Department use
- If feasible, set sturdy ladders to roofs to allow for Fire Department access
- If feasible, shut off gas lines to the building
- Keep lights on throughout your building to facilitate locating your building by fire department
- Evacuate when instructed by authorities

## AFTER A WILDFIRE EVENT AND RECOVERY OPERATIONS:

- In the event that you or a client does face a loss from a wildfire, catastrophic claims can be reported 24/7 through multiple avenues:
- Online: [http://www.lexingtoninsurance.com/claims\\_3136\\_408407.html](http://www.lexingtoninsurance.com/claims_3136_408407.html)
- Call: toll-free +1 800 931 9546