

Risk Insights

Provided by Atlas Insurance Agency, Inc.

Protecting Your Business From Wildfires

Wildfires are a powerful and deadly force of nature that can wreak havoc on the lives, land and structures that stand in their path. Protecting your business and property from wildfires is more crucial than ever, as wildfire season becomes longer and generates larger fires—resulting in more acres and properties burned each year.

Federal wildfire suppression costs in the United States average at \$1.6 billion each year, but this only accounts for a fraction of the total costs of wildfires when considering the lives lost, buildings destroyed and acres burned. Proactive risk management tactics can help keep the costs of wildfires down, as well as keep your business and your community safer in the face of such disasters.

This article provides an overview of the dangers wildfires pose, as well as steps that businesses like yours can take to mitigate those risks.

The Dangers of Wildfires

Humans cause nearly 85% of wildfires in the United States. These fires typically result from unattended campfires, the burning of debris, equipment uses and malfunctions, poorly discarded cigarettes and intentional acts of arson. Once a wildfire ignites, it can cause rapid destruction. Wildfire exposures include:

- **Direct flames**—Actual flames that come in contact with buildings or combustible items can ignite these structures or materials on fire.
- **Airborne embers**—Embers can result from the burning wildfire itself, as well as from any flammable items

previously ignited, such as nearby plants. These embers—including wind-blown burning embers, in particular—are the top cause of building ignitions.

- **Radiant heat**—If radiant heat is high enough and lasts long enough, it can set combustible products on fire, such as wood siding. It can also make materials easier to ignite if direct flames come into contact.

Wildfires can cause direct property damage to businesses—resulting in service disruptions, transportation stoppages and utility interruptions. Lengthy and costly recovery concerns from a wildfire could force businesses to pass on the costs to their customers by raising prices. Otherwise, impacted businesses may have to close their doors altogether.

Mitigating Wildfire Exposures

Since wildfires are so damaging, businesses must be proactive to help minimize the potential impacts. A wildfire risk management strategy can significantly reduce the likelihood of property damage, minimize costly business interruptions



and—subsequently—prevent a financially draining recovery process.

The first step that your business should take in creating a wildfire risk management strategy is to assess the vulnerabilities of your commercial property. Since wildfires depend on heat and embers coming into contact with different fuel sources to spread, one of the most effective ways to prevent a wildfire from spreading is to lessen fuel loads. Roofing, exterior walls, windows, vents, gutters, decks and other attachments are all at risk of igniting, so choosing fire-resistant or noncombustible materials—like brick and concrete—can reduce that risk. Strategic placement and selection of trees, shrubbery and other landscaping elements can also decrease the risk of wildfire damage.

Here are ways in which your business can slow the spread of wildfires, effectively minimizing the risks of damage:

- **Create a buffer zone.** Establishing three distinct buffer zones around the building can help keep fire and embers from spreading. These zones should include the following:
 - **Zone 1 (30 feet from the building)**—To protect the area closest to the building, clear away all dry and dead vegetation and remove any branches hanging over the building’s roof. When designing the landscape, be selective about which vegetation is planted and consider using noncombustible materials, such as gravel or rock “mulch.” Combustible materials, including firewood, should not be stored in Zone 1.
 - **Zone 2 (30-60 feet from the building)**—If a fire can be slowed in Zone 2, there’s a greater chance it won’t spread to the building. Fires in this zone typically spread between trees, so remove any dead vegetation and hanging branches. Group trees and shrubs at least 30 feet apart and prune them consistently. Move storage sheds, trailers, benches and other combustible items to Zone 3.
 - **Zone 3 (60 feet or more from the building)**—Zone 3 is the building’s first line of defense. Removing dead plants and trees, as well as trimming and spacing out trees and shrubs, can create firebreaks that make it difficult for the wildfire to jump between trees and other vegetation. If the building is located on a slope, Zone 3 should encompass an additional 150-200 feet, since fast-moving fires with longer flames can develop in these areas.
- **Install Class A rated roofing.** Class A rated roofing offers the highest resistance to fire. This covering includes

concrete or clay roof tiles, fiberglass asphalt composition shingles and metal roofs.

- **Clear the clutter.** Gutters and roofs should be cleared of debris, such as pine needles and leaves, to minimize the risk of ignition. This maintenance should occur at the change of the seasons and after any storms.
- **Be cautious when storing combustible items.** Wooden pallets, propane tanks, flammable liquids and other combustibles should be stored where they won’t become easy fuel.
- **Maintain or replace vent screens.** Airborne embers can get into a building through vents in the roof, walls and beneath the structure. Protect vents with a 1/8-inch metal screen to block embers, and equip chimney outlets with spark arrestors with 1/2-inch mesh screening. Inspect and remove accumulated debris from all vent screens.

As the risk of wildfires continues to grow, businesses like yours need to have plans to prepare for, withstand and recover from such events. For more risk management guidance, contact us today.