



TIP SHEET: Wildfire



Wildfires can be intense and unpredictable as they devastate large areas in a small span of time. If you are in an area that could be exposed to a potential wildfire, the following tips and actions may be helpful to consider 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 Topography 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. Parking lots make great defensible zones if there are no combustible (i.e., vehicles) in the lot.
- Create vegetation clearance zones:
 - 165 feet from a grassland exposures.
 - 330 feet from the shrub, woodland or forest exposure.
- Ensure trees within close proximity of the property do not overhang the buildings.
- Prune the lower branches to reduce vertical fire spread.
- Retain the moisture content in the vegetation by regular watering.
- 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 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.

For more information on how to prepare, protect and recover, visit our Catastrophe Preparedness Center at www.aig.com/catpreparedness.

AIG clients can also contact their Risk Engineer, Risk Consultant or CRS@aig.com for additional support.

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