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Introduction

While most of the wildfires covered in the news arise in California, Oregon, and Washington, massive blazes are not just a West Coast problem. In 2021, wildfires affected all but one U.S. state: Delaware. While California led the country with 9,280 fires that burned more than 2.2 million acres, North Carolina was in third place, with 5,151 fires that burned 25,838 acres.*

But too few businesses—regardless of their location—prepare in advance for the threats that wildfires bring to their employees and assets. The unpredictability of wildfires, coupled with their speed, means they can disrupt businesses with little warning—even if a business is not in the direct path of a fire.

That is why it is so important for businesses to be as prepared as possible. In this whitepaper, we walk through the risks that wildfires pose and explain how businesses can address them.

Source: Insurance Information Institute



The Key Risks of Wildfires

The risks of wildfires are more than just flames burning down property and employees inhaling smoke. Embers from the fire can be carried by wind, landing on property and even entering buildings through windows and vents and igniting combustible materials inside. The heat from a large fire can also ignite combustible materials and break glass.

Here is a short list of some common risks that wildfires pose:

Threat to human life: Flames can spread rapidly and unpredictably, making it difficult for people to escape. The smoke and heat generated by wildfires can also cause short- and long-term health problems.

Property damage: Wildfires can cause extensive damage to buildings and infrastructure, leading to significant financial losses.

Air pollution: Wildfires produce large amounts of smoke and other pollutants, leading to poor air quality that hurts people and animals living nearby.

Environmental damage: Wildfires can cause soil erosion and water pollution that destroy habitats and ecosystems.

Economic impact: The extensive costs of fires can include firefighting measures, property damage, and loss of income due to business disruption.

Climate change: Wildfires release large amounts of carbon dioxide and other greenhouse gases into the atmosphere, exacerbating global warming.



Wildfire Season

Wildfires can occur anytime, and the span of wildfire season varies from region to region. In general, wildfires tend to occur when the weather is hot and dry, because that increases the risks of fire ignition and spread.

In North America, wildfire season typically begins in the spring and runs through early fall, depending on a variety of factors, including weather patterns. For example, in California, most fires happen between May and October. However, in Virginia, there are two distinct fire seasons: February to April and October to November.

Given the unpredictability of when a fire may strike, there is no wrong time to start protecting a business.

Key Facts About Wildfires



Source: Congressional Research Service

In 2022, had 68,988 wildfires burn the U.S. **7,577,183 acres**



Source: National Interagnecy Fire Center

The United Nations Environmental Programme predicts that By 2100,

global wildfire events will increase by 2100 50%

2023

Source: United Nations Environmental Programme



The average forest fire reaches temperatures of

2000 °F, or more

Source: U.S. Department of Agriculture

Naturally occurring wildfires can prevent greater wildfires by clearing out underbrush and other fuel, such as dry leaves.

Source: Western Fire Chiefs Association

Some plant species depend on wildfires for their seeds to be released or to germinate.

Source: Bureau of Land Management



How Businesses Can Prepare Now for Wildfire Season

By taking the proactive measures described below, companies can minimize the risks associated with wildfires and ensure that they are prepared to respond effectively in the event of a wildfire.

1. DEVELOP AN EMERGENCY PLAN

The first step a company should take is to develop a comprehensive emergency plan to prepare for any potential wildfire-related events. The emergency plan should include all the necessary procedures to protect employees, assets, and property.

The emergency plan should include provisions that accomplish the following goals:

- **Establish evacuation procedures:** The plan should include clear, concise directions that help employees understand where to go and what to do in the event of a wildfire. It should include multiple exit routes from the building in case one is blocked. The plan should also designate meeting places for employees to gather after evacuating the premises, and list alternative travel routes in case main roads are shut down.
- **Secure emergency supplies:** Gather flashlights, a battery-operated radio, spare batteries, nonperishable foods, bottled water, respirators, and a first-aid kit.
- **Create a communications strategy:** The communications strategy must ensure that all employees are aware of the emergency and can respond appropriately. The strategy should be designed to reach employees both on-site and off-site, including employees working remotely.
- **Check measures to protect employees, assets, and property:** Frequently check the status of fire-suppression systems, especially fire alarms, carbon monoxide detectors, and sprinklers.
- **Develop a business continuity plan:** Review and back up all data regularly, and keep critical business information accessible but safe online in the cloud. A video recording can help facility managers keep an accurate record of the facility footprint and assets to account for potential losses and make it easier to plan for restoration services.

2. STAY INFORMED ABOUT THE STATUS OF FIRES

Companies located in areas prone to wildfires should use local resources, such as emergency management departments, to stay up to date on the latest information.

Here are some ways to stay informed:

- Monitor weather reports regularly to be aware of potential wildfire conditions.
- Follow local news channels, social media, and local emergency management departments.
- Sign up for local notifications, such as emergency alerts or text messages, to receive updates on wildfire activity.
- Partner with a disaster recovery firm that uses mapping technology to track major events, such as wildfires, in relationship to client asset lists.

3. ANTICIPATE AND MITIGATE THE POTENTIAL RISKS

Companies should perform a risk assessment and take reasonable measures to reduce the risks of wildfire damage. Start by creating a defensible space around all buildings. A defensible space is the buffer that you create between a property to slow or stop the spread of wildfires.

Businesses are required to keep a 30-foot defensible zone around their business with no highly combustible materials, such as outdoor furniture, fencing, and lumber, and where plants are kept to a minimum. In California, this required safe zone extends to 100 feet. ATI recommends having as large a space as possible in wildfire-prone areas.

Here are steps to take that create a defensible zone:

- Use noncombustible materials, such as gravel or rocks, to mulch around landscaping.
- Plant only high-moisture-content annuals and perennials close to the building.
- Trim grass to a maximum height of 4 inches.
- Eliminate "ladder fuels," which are any plants that enable fires to climb higher and ignite trees, such as shrubs and tall grasses.
- Ensure no branches are hanging over the roof. Further away from the building, make sure that no branches are touching: branches should be a minimum of 10 feet away from other trees.

HUMANS ARE TO BLAME FOR ALMOST 85% OF WILDFIRES. **ARSON AND PLAIN CARELESSNESS** ARE THE MAIN CONTRIBUTORS.

Source: U.S. Department of Agriculture

- Remove any dead plants and trees.
- Store any combustible materials, such as propane tanks, flammable liquids, and wood piles, safely and securely and away from buildings. If these materials are within 200 feet of a building, leave a safe zone around them.

If the property is in a wildfire-prone location, a disaster recovery provider may put together an initial assessment to expedite recovery, becoming familiar with the facility, on-site team, and company protocols. Taking this proactive step can help with insurance claims and facilitate recovery of the facility and its contents.



4. TRAIN EMPLOYEES ON THE RISKS

Companies should train employees on the risks of wildfires and emergency protocols. Here are some ways to prepare employees to respond appropriately in the event of a wildfire:

- Document and share evacuation procedures and other emergency protocols, including where fire extinguishers are stored and how to use them.
- Create a plan for what to do in case there is not enough time for employees to evacuate. Instruct employees to create a signal for rescue personnel by using brightly colored fabric or clothing.
- A facility manager or supervisor should shut off all fuel sources, such as gas meters, pilot lights, and propane tanks.
- Every window, door, and vent should be closed to limit the amount of smoke that can come into buildings.
- All lights should be turned on to improve the facility's visibility in heavy smoke.

5. HAVE PROPER PERSONAL PROTECTIVE EQUIPMENT ON HAND

If a wildfire is nearby, businesses should heed the advice of local authorities. Evacuate as soon as requested. If the fire is not proximate, but smoke is in the area, conduct an exposure assessment to determine the air quality

for employees and adjust operations as necessary. Have on hand personal protective equipment, including masks, goggles, work boots, and gloves.

If the air quality is poor, it is prudent to offer employees working outdoors respirators for use or adjust work assignments to reschedule outside work. To mitigate indoor risks, companies should shut down air intakes and use recirculated air and change air conditioning filters more frequently.

WILDFIRE SMOKE IS PARTICULARLY DAMAGING BECAUSE IT MAY CONSIST OF:

- CARBON MONOXIDE
- HAZARDOUS AIR POLLUTANTS
- HIGH PARTICLE POLLUTION

Source: U.S. Environmental Protection Agency

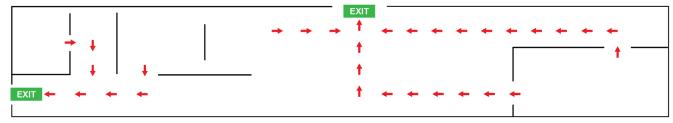
6. REVIEW INSURANCE COVERAGE

Companies should review their insurance policy to ensure that it covers wildfire-related losses, reviewing any exclusions or limitations. It may be necessary to add a rider or endorsement to the policy to ensure that it covers all potential wildfire-related losses.

7. TEST THE EMERGENCY PLAN

Safety leaders should regularly test the emergency plan to ensure that it is effective and that employees are prepared to respond appropriately in the event of a wildfire. This can help identify any weaknesses in the plan and ensure that the company is adequately prepared.

Drills can help ensure that employees are familiar with the procedures. If a drill reveals any gaps or weaknesses, the safety team should make the revisions necessary to optimize the plan's effectiveness.



How to Clean Up After a Wildfire Strikes

Sometimes, despite proactive mitigation measures, businesses suffer irreparable damage from a wildfire. In these circumstances, a professional restoration services provider can step in to accelerate recovery.

Look for a provider that can handle the following services to resolve hazardous conditions and rebuild affected buildings to their original condition:

<u>Soot and odor removal</u>: Soot particles embed themselves in building materials and porous items like upholstery, while the odor of smoke can linger. Deodorizing and cleanup service experts with advanced equipment can use nano filters, air scrubbers, ozone generators, hydroxyl technology, and more to remove unwanted particles and odors.

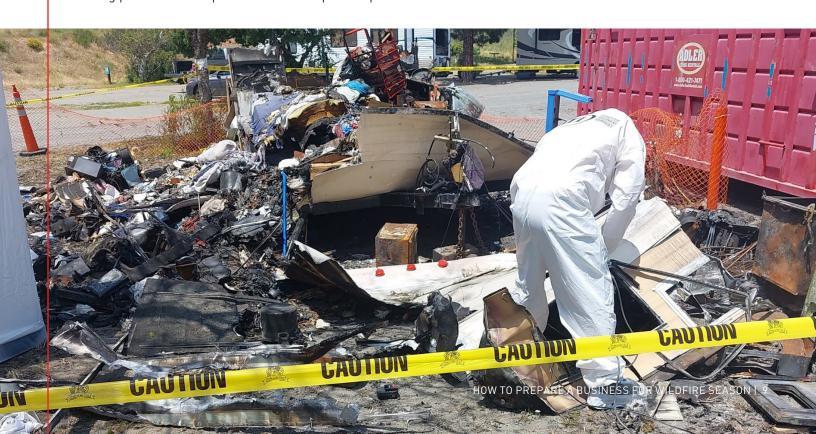
<u>Water extraction</u> and <u>dehumidification</u>: Water extraction services help remove water intrusion and reduce drying time, preventing structural problems and mold growth that can result from the use of sprinklers and fire hoses.

<u>Structural cleaning and decontamination:</u> The steps necessary to recover will depend on the level of damage, but comprehensive cleaning and remediation are typically required to resolve structural damage and remove and dispose of harmful materials and environmental hazards caused by a fire.

<u>Air duct cleaning and HVAC restoration:</u> Air ducts efficiently spread smoke throughout a facility, contaminating entire HVAC systems and corroding metal surfaces. All ventilation systems must be cleaned, and an odor oxidizer must be applied to break down smoke's odor-causing chemicals.

<u>Contents cleaning and restoration:</u> An experienced disaster recovery provider with specialized equipment can help salvage documents, electronics, collectibles, artwork, area rugs, furniture, and much more. Look for a company that specializes in the removal of stains, soot, and odors.

To ensure the shortest possible time between a wildfire and recovery, many businesses engage a disaster recovery firm capable of leading these services and implement an <u>emergency response agreement (ERA)</u>. An ERA ensures that businesses can return to operation as soon as possible, eliminating the delays of planning for a response and setting predetermined prices to avoid surprise expenses.





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