



ALLIANZ COMMERCIAL

Wildfire readiness

Allianz Risk Consulting

A wildfire is an unplanned fire that burns in a natural area such as a forest, grassland, or prairie.

Wildfires can

- Often be caused by humans or lightning.
- Spread into inhabited areas.
- Cause flooding or disrupt transportation, gas, power, and communications.
- Happen anywhere, anytime. The risk increases in periods of little rain and high winds.

Climate research indicates that the severity of wildfire has and will continue to trend upward for the foreseeable future.

Wildfire is necessary for the health and viability of the ecosystem and have occurred for thousands of years. In more recent times human population has spread into the area most susceptible to wildfire: The Wildland Urban

Interface (WUI). If your business is located in the Wildland Urban Interface – a location where structures are built near the wildfire-prone environment or vegetation – wildfire is a serious and constant threat in this area and preparing your business has never been more important.

Research conducted by CoreLogic concluded that there is no state that is completely free from wildfire risk in the USA. But historic wildfire data indicates that the 13 Western states are the most commonly affected and have an expectation of property losses due to wildfire.

Damage from wildfire can force you to temporarily shutter your business greatly impacting revenue and potentially causing you to lay off a portion of your trained work force. While we cannot stop a wildfire from burning, however, working together with Allianz Risk Consulting, we can help reduce the exposure to property loss.

Seven steps to prepare for a wildfire

1. Create defensible space.
2. Reduce organic fuel.
3. Use noncombustible materials for building signage.
4. Consider the exterior walls.
5. Consider the windows.
6. Cover the roof with noncombustible material.
7. Inspect vents and clear fuel from roofs.

1. Create defensible space

Your property should be divided into three zones around your building.

- **Zone 1:** 0 to 5 feet from the exterior wall of your building. This zone is closest to your facility, so it requires the most careful selection and intensive management of plants and materials. Properly maintaining this zone will reduce the chance that fire will ignite near your building and lead to a direct flame contact exposure.
 - Install hard surfaces in this zone (such as a concrete walkway) or use noncombustible mulch products (such as rock mulch).
 - Regularly water lawns and plantings to prevent dry vegetation.
 - Remove dead plant material from plants.
 - Remove plants adjacent to combustible siding and foundation vents, as well as plants under or next to windows and under-eave vents or in interior corners.
- **Zone 2:** 5 to 30 feet from your building (or to the property line)
Maintaining plants in this zone will help prevent fire from climbing (laddering) into the top portion of trees or shrubs and stop fire from burning directly to your facility.
 - Maintain trees and shrubs in well-spaced groupings.
 - Remove dead plant material and lower tree branches.
 - Maintain trees by keeping a minimum horizontal spacing of 10 feet between crowns, with the distance increasing with increasing slope.
 - Prune limbs and branches to a height of up to 15 feet. For shorter trees, pruning should not exceed 1/3 of the tree height.
- **Zone 3:** 30 to 100 feet from your building (or to the property line)
Maintaining plants in this zone will help slow down and reduce the energy of the wildfire, slowing its advance to your building. Tree and brush spacing should force any fire in the tops of the trees, brush, or shrubs to drop to the ground
 - Remove dead plant material and tree branches from vegetation on a regular maintenance schedule.
 - Create islands or groupings of vegetation.
 - Remove lower tree branches.
 - Maintain trees with a minimum horizontal spacing of 10 feet between crown edges.

2. Reduce organic fuel

Create a Vegetation Maintenance Plan (VMP) to reduce ignition sources. If using plants around the building, select ones with low combustibility characteristics such as high moisture content, low oil or resin content, deep roots with thick heavy leaves, and minimal production of dead vegetation.

When developing a VMP, consult a landscape professional such as a forester, range manager, or natural resource specialist.

3. Use noncombustible materials for building signage

Avoid materials such as wood, plastic and vinyl as they will act as fuel furthering the spread of fire.

4. Consider the exterior walls

Select exterior wall cladding made of noncombustible siding materials such as concrete and brick. Ensure the start of siding is a minimum of 6 inches above the ground.

5. Consider the windows

Select windows that are dual-paned with tempered glass. For operational windows, install screens to cover sections that can open.

Windows should be closed when wildfire threatens.

6. Cover the roof with noncombustible material

Select roof covers with a Class A fire rating based on testing to ASTM E108 or UL 790.

Class A fire rating means that the building material is highly resistant to fire and does not spread flames quickly.

Select gutters and downspouts made of noncombustible materials such as aluminum.

7. Inspect vents and clear fuel from roofs

Install 1/8-inch noncombustible mesh screening over all vents to prohibit wind-blown embers from entering your building.

Regularly remove debris from roof and gutters, since it can easily be ignited by wind-blown embers.

If you are under a wildfire warning, get to safety right away

- Leave if told to do so.
- If trapped, call 9-1-1.
- Listen for emergency information and alerts.
- Use N95 masks to keep particles out of the air you breathe.

Additional Resources

US Government – <https://www.ready.gov/>