



TIP SHEET

WILDFIRE

Wildfires can be intense and unpredictable as they devastate large areas in a small period 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 exposures
- 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 & 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(s)
- 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
- 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
- Keep charged water hoses available at the perimeter of the building for Fire Department use
- Evacuate when instructed by authorities

Additional Information



AIG clients can contact their Risk Engineer or Risk Consultant for additional support.

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

The information contained in this report is intended for the express purpose of assisting AIG personnel in the management of an AIG insurance program. No warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. This report may not address each and every possible loss potential, violation of any laws, rules or regulations, or exception to good practices and procedures. The absence of comment, suggestion, or recommendation does not mean the property or operation(s) is in compliance with all applicable laws, rules, or regulations, is engaging in good practices and procedures, or is without loss potential. No responsibility is assumed for the discovery and/or elimination of hazards that could cause accidents or damage at any facility that is subject to this report. Reliance upon, or compliance with, any of the information, suggestions or recommendations contained herein in no way guarantees the fulfillment of your obligations under your insurance policy or as may otherwise be required by any laws, rules or regulations.

American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions and other financial services to customers in approximately 70 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange. Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) [www.twitter.com/AIGinsurance](https://twitter.com/AIGinsurance) | LinkedIn: www.linkedin.com/company/aig. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference herein.

AIG is the marketing name for the worldwide property-casualty, life and retirement and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries and jurisdictions, and coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.