TIP SHEET

WILDFIRE MITIGATION AND STRUCTURE HARDENING

We are committed to helping their insureds, brokers and program administrators stay one step ahead of risk and as prepared as possible for adverse events. If you are in an area that could be exposed to a potential wildfire, the following are some general suggested tips and actions to consider taking before a wildfire strikes

Take these actions on a regular basis to help reduce the risk of ignition on or around your structures.

Wildfires can be intense, unpredictable, and devastate large areas in a small span of time. There are about 45 million structures exposed to wildfires that can impact a wide area disrupting key infrastructure and creating business interruption potential.

- [ ] Replace wood roofs and box-in open wooden eaves with fire-resistant materials. Fire resistant roof materials include Class A asphalt shingles, metal, slate, clay tile, DaVinci, Cedar shake, and concrete products. During a wildfire, the roof is the most vulnerable part of a structure. Open wood eaves will trap flying, embers, heat, and gases leading to combustion. If the roof consists of barrel tile install bird stops to cover these gaps and prevent embers from igniting the roof.
- [ ] Install no larger than 1/8'' metal mesh in all ventilation openings to make your structures more fire resistant. Installing metal mesh smaller than 1/8" may easily clog during painting, and with normal wind-blown debris.
- [ ] Clear leaf debris, pine needles and other debris from the roof and gutters. This will reduce the risk of embers igniting combustible material on or near your roof. Installing metal gutter guards can reduce future build-up of combustible debris.
- [ ] Trim all large trees that overhang the roof of your structures. In the event of a wildfire, overhanging trees can also become fuel ladders, with their limbs providing direct access for fire to reach your structures.
- [ ] Remove all dead material within any vines that are attached to the structure and cut them away from the roof of any structure. Vines growing on any structures are made up of leafy material, throughout the season these dry and fall off, building up dead leaf beds. If an ember from a wildfire were to land in this area, it would ignite and in turn put the structures at risk.
- [ ] Installing spark arrestors in all wood burning chimneys will reduce the potential of vegetation catching fire. In addition, remove all vegetation within 10' of the chimney outlet.

- ☐ Clear combustible materials beneath any attachment. This area should be kept free of rubber mulch, dry mulch, pine straw, ground litter, wood piles, wood pallets and anything that could ignite.

- ☐ To reduce ember penetration, replace or repair loose or missing roof shingles or tiles, and caulk any gaps or openings on roof edges and/or siding. Replace all rotten wood on your structures and seal any exposed undamaged wood.

- ☐ Replace windows made of single-pane glass or plastic including skylights with double-pane or tempered glass. Double-pane or tempered glass resists heat and shattering better than single-pane or plastic materials. Exposure to heat can cause windows made of single-pane glass or plastic to shatter or melt.

- ☐ Install and/or relocate outside fuel tanks at least 25 feet away from any structures and aligned so that the ends of any tank are not directed at any building, reducing the possibility of a fire at the fuel tank spreading to surrounding buildings/structures. Coordinate with your Authority Having Jurisdiction (AHJ) officials to develop a wildfire preparedness/mitigation plan and wildfire response plan.

- ☐ Maintain proper fire department access and install a street address sign that is clearly labeled, visible from the road, and made of non-combustible material. This will increase the potential for them to save your structures.

- ☐ Remove all combustible ground litter within 5 feet of any structure and/or replace it with a more fire-resistive material. Combustible ground littler consists of rubber mulch, wood mulch, pine straw, ground litter. Safer examples include river rock, stone, decomposed granite, lava rock, and bare mineral soil.

- ☐ Keep flammable vegetation away from your propane tank, water tank and solar panels. Solar panels can be damaged or destroyed by flames or extreme radiant heat. Propane tanks have the potential to explode if subjected to extreme heat and water tanks made of plastic can melt.

- ☐ Clear any highly flammable shrubs, trees, brush, dry grasses, and debris within 10 feet of all structures. The 0-10 foot zone around your structures is a critical area that is susceptible to both embers and surface fires. Examples of flammable landscaping include Italian Cypress, Junipers, Cedars, Pine, Eucalyptus, Exotic Ornamental Grasses, Acacia, Rosemary, and Oleander.

- ☐ Move wood piles 30 feet away from any structure or cover with a fire-resistant tarp.

- ☐ The 30-foot perimeter immediately surrounding your structures and/or chairlifts should be well-irrigated and planted with green lawn or low-growing fire-resistant vegetation. Shrubs and bushes should be fire-resistant and trimmed. In addition, trees should be properly spaced to allow for vertical separation, limbed-up 6 to 10’ from the ground, and free of any combustible undergrowth or debris. No tree branches should hang over or come in contact with any portion of any structure.

- ☐ Within 31 to 100 feet, all brush should be cleared, and the undergrowth should be thinned and replaced with high-moisture-content and fire-resistant plant materials.

- ☐ In addition, dead or low-hanging branches should be removed, and a well-maintained irrigation system should be installed if possible. This distance may need to be increased due to the surrounding topography and vegetation.

- ☐ Trim the treetops of all trees within 100 feet of any structure so they are a minimum of 15’ apart, or strategically remove trees to provide similar protective spacing. During a wildfire, flames can easily spread from one tree canopy to another. Closely spaced and connected fuel sources like this provide a conduit for fire to reach your structures.

Visit https://disastersafety.org/wildfire/protect-your-business-from-wildfire/ to learn more about reducing the threat of wildfire damage and protecting your business.

For more information, please contact our customer service line at 1-800-611-3994.