Insurance Institute for Business & Home Safety®

8 Steps to Prepare Your Business for Wildfire

Commercial wildfire risks are increasing as more businesses are being located close to residential developments in the wildland-urban interface (WUI)—a high-risk, wildfire-prone area. In fact, some degree of wildfire risk exists for businesses in every state, with only one state not having a wildfire in 2016, according to the National Interagency Fire Center.

In 2016, a total of 78 commercial buildings and 17 mixed commercial/residential buildings were destroyed by wildfires in the U.S., according to the National Interagency Coordination Center. The wildfire risks for businesses were no more apparent than during the recent wildfire in Gatlinburg, Tennessee, in November 2016. Almost 1,700 buildings, including several commercial structures, were damaged or destroyed during the fast-moving fire that left business owners little time to prepare before evacuating. In addition, a 2016 Canadian wildfire in Fort McMurray, Alberta, resulted in an estimated $3.58 billion (Canadian dollars) in damage, including more than 5,000 commercial insurance claims averaging more than $227,000 per claim, according to the Insurance Bureau of Canada.

Follow these 8 steps to reduce your wildfire risk today, before a fire threatens.

1. KNOW YOUR FIRE HAZARD SEVERITY ZONE

Fire Hazard Severity Zones (FHSZ) represent the wildfire hazard in a particular area based on an evaluation of the vegetation and landscaping, slope and other terrain features that may impact the growth and spread of fire. Fire history in the area is also considered. Zones are typically classified as *moderate*, *high*, or *extreme* (also referred to as *very high*).

Businesses can request the FHSZ rating and other relevant information from local building or fire officials in their area. Preparing for wildfire is even more critical if your property is classified as being in a high or extreme severity zone.


Tony Cooper

Breckenridge, Colorado

2. KNOW THE THREAT OF WILDFIRE

A business can be damaged/destroyed by wildfire in three ways:

1. **Burning Embers**
   Wind-blown burning embers (also called firebrands) are the most frequent cause of building ignitions. Embers are generated by the wildfire itself, as well as by combustible items (landscaping vegetation and structural fuels) the wildfire has already ignited.

2. **Radiant Heat**
   Fire generates radiant heat (the heat you feel when standing near an open flame). If it is hot enough and the duration is long enough, radiant heat can ignite a combustible product, such as wood siding, or break the glass in a window. Additionally, exposure to lower levels of radiant heat can preheat materials, making them easier to ignite from a direct flame contact exposure.

3. **Direct Flame Contact**
   Direct flame contact refers to actual flames from the wildfire, or spot fire, coming into contact with buildings or combustible items attached to or near the building.
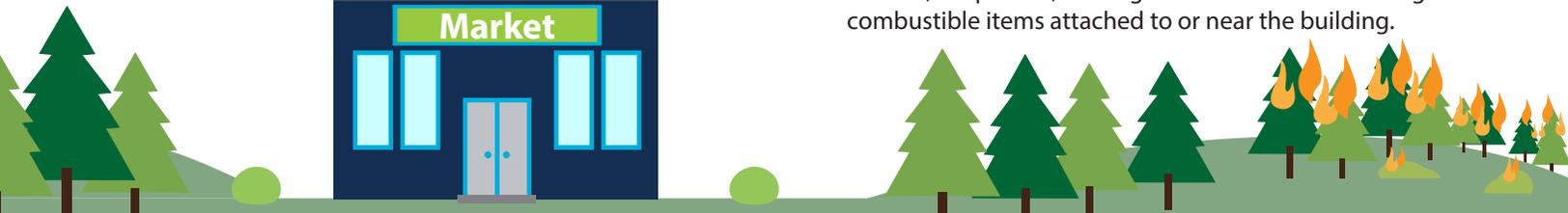
3 PROTECT YOUR FIRST LINE OF DEFENSE

Roofs can be particularly vulnerable to wind-borne embers. It's critical to routinely remove debris from your roof and from gutters. In addition, fire ratings for roof coverings are either Class A, B or C (or, in the case of a non-fire-retardant-treated wood shake covering—which may be used on small commercial structures in the West—unrated). A Class A–rated roof is the best option.

DID YOU KNOW?

Embers from a wildfire can travel as much as a mile and ignite combustible materials.

4 SECURE WINDOWS

Use dual-pane windows with tempered glass to reduce the vulnerability of damage to windows from radiant or direct flame contact. Operational windows should have screens covering those sections that can open. Also, an open window provides easy access for embers to enter, so shut them before evacuating.

5 INSTALL VENT SCREENS

At a minimum, vents should be covered with 1/8-inch noncombustible mesh screening. This will help minimize the size of embers that can enter attic or crawl space area vents.

6 REDUCE EXTERIOR WALL RISKS

Use noncombustible exterior wall/siding materials, such as concrete and brick, for the greatest fire protection. Also, leave 6 inches of clearance between the ground and the start of the siding to prevent damage from direct flame contact. This is particularly important if a combustible siding material is used.

7 BUILD DEFENSIBLE SPACE

Create defensible space on your property through proper selection, location, and maintenance of vegetation around your property. Proper management will reduce the chance fire can burn to the building, and minimize the chance for radiant heat from ignited plants and other combustible materials to threaten the building.

Know Your Zones

Zone 1: 0–5 Feet (also called the near-building, noncombustible or low-combustible zone)
Woody vegetation (such as trees and shrubs) should not be used in this zone. Noncombustible mulches, such as rock mulch, are recommended.

Zone 2: 5–30 Feet (or to the property line)
Trees and shrubs in this zone should be in well-spaced groupings and well maintained. Eliminate tall grasses, over-hanging tree branches and ladder fuels (plants that allow fire to climb up trees), and create separation between plants or plant groupings. While a parking lot can provide a good source of defensible space on your property, make sure any vegetation in the parking lot is well maintained to avoid increasing risks.

Zone 3: 30–100 Feet (or to the property line)
Tree and brush spacing should force fire in tree crowns (or fire in shrub and brush) to drop to the ground. Dead trees and shrubs should be removed.

8 PREPARE A PLAN

When a wildfire threatens and you and your employees are being told to evacuate, do so immediately. It's important not to waste time, and to follow instructions from local emergency officials. Build a plan now so you can quickly recover and return to normalcy after a fire. Use IBHS' free OFB-EZ business continuity toolkit to create a plan at DisasterSafety. org/ibhs-business-protection/ofb-ez-business-continuity.

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