

ALWAYS READY

NATURAL DISASTERS

Always Ready: Natural Disasters



Wildfires

Wildfires have become four times larger and three times more frequent since 2000, according to a [study](#) by the University of Colorado, Boulder.

Except for being directly in a wildfire's path, the biggest threat to your business comes from airborne embers, which carry on the wind, land and ignite anything flammable on your building.

What to do before a wildfire

- * Create **noncombustible zones** around your building. The [Insurance Institute for Business & Home Safety](#) and [NFPA](#) recommend maintaining a 0–5-ft. zone around your building, including the entire footprint of an attached deck.
- * Move **flammable materials** away from the building exterior—mulch; dry shrubbery and tree limbs; leaves and needles in gutters, on roofs, and piled against your exterior walls; awnings; wood patio furniture; pallets; gas tanks; firewood; garbage dumpsters; etc.
- * Next, look to the 30-ft. swath around your building to find ways to create a wider noncombustible zone.
- * Top your unit with a **Class A fire-rated roof**. Replace or fix loose or missing shingles or roof tiles to prevent ember penetration.
- * Install 1/8-in.-grid **metal mesh screening** over vent openings on the roof and building sides to block ember penetration into the unit.
- * Opt for paved walkways and gravel beds.
- * Opt for brick, fiber-cement, plaster, stucco or concrete construction.
- * Situate small structures such as sheds, garbage corrals and other outbuildings at least 30 ft. away from your main building if possible or enclose them with noncombustible materials.
- * **Charge cell phones.**
- * Establish **evacuation routes** and shelter options in advance.

What to do during a wildfire

- * Listen to news for **weather advisories** and follow evacuation orders.
- * Establish procedures for closing your restaurant so employees and guests can get to safety ahead of the threat. Wildfires can travel between 6 and 14 mph.
- * **Evacuate.** There is no safe defense or sheltering in place in a wildfire situation.



What to do after a wildfire

- * Do not return to the restaurant until authorities tell you it's safe to do so.
- * **Wildfires can leave behind hot spots** on the ground and live embers. Be vigilant to identify but avoid smoldering areas.
- * **Avoid downed power lines and wires** and call them in to authorities.
- * **Wet the building** exterior to tamp down airborne ash.
- * Wear protective clothing — including a long-sleeved shirt, long pants, goggles, work gloves and sturdy thick-soled shoes and masks — during any cleanup efforts. Ash and smoke are irritants.
- * Verify your water supply is safe.
- * Document any damage and call your insurance agent.
- * The **American Red Cross** recommends throwing away smoke-damaged foods.



WILDFIRE INSURANCE

Wildfire insurance is a “hot” topic these days, according to Besnard Insurance. While it's most often still covered under the standard property policy, there are instances where it's either excluded from the policy (which would require an additional standalone policy) or more typically, it's a separate deductible as you'd find in any [name storm] coverage. You'll want to discuss your wildfire coverage with your insurance professional.