



WILDFIRES: PLANNING AHEAD E-GUIDANCE



E – Resources

Protection & Preparation

- [Prepare for a Wildfire](#)
- [Avoiding Wildfire Damage: A Homeowner's Checklist](#)
- [Wildfire: Are You Prepared?](#)
- [A Homeowners Guide to Wildfire Retrofit](#)
- [Wildland Fire & Life Safety](#)
- [Wildfire Safety: American Red Cross](#)
- [Homeowner's Wildfire Mitigation Guide](#)
- [Homeowner Wildfire Guides from the Institute for Business & Home Safety](#)

Wildland Brush Maintenance

- [Wildland Fire Safety: Brush Clearance](#)
- [Fire Hazard Reduction: Plant Reference Guide](#)
- [Highly Flammable Plant Guide](#)
- [Fire Safe Landscaping Guide](#)

Interactive Tools

- [Preparing a Home for Wildfire Season](#)
- [Wildfire Approaching](#)

Property Inventory Form

- [Travelers Property Inventory Form](#)

Additional Business Resources

- [Natural Disaster: Protection, Preparation, Response and Recovery](#)
- [Business Continuity Management](#)
- [How can I protect my employees?](#)
- [How can organizations prepare for a wildfire?](#)

Wildfires: Planning Ahead

According to the USDA Forest Service, historic fire data show that wildfires are not only getting larger; they also are becoming more intense. As populations increasingly move from metropolitan areas into the outlying fringes bordered by woodlands, grass and brush, this has significant property and life safety implications for households, farms, ranches and businesses. This decentralization into natural settings has created a landscape known as the wildland/urban interface (WUI). The WUI is defined as “the area where structures and other human development meet with undeveloped wildland.”

For those who live or work in the WUI, advance planning and taking safety precautions are critical in helping to reduce wildland fire property loss and injury. To reduce the risk, considerations should be given to the fire resistance of building structures, the topography of property and the nature of and proximity to nearby brush, trees and vegetation. Safety considerations include, but are not limited to:

Protection and Preparation

- **Create safety zones around structures.**
 - Maintain a clear space free of brush, trees, grasses of at least 100 feet, preferably 200 feet, between the structures and natural growth.
 - If you live on a hill, extend the zone on the downhill side. Fire spreads rapidly uphill.
 - Properly maintain or avoid ornamental plants known or thought to be high hazard combustible plants.
 - Keep outside storage of flammable liquids, gases, and hazardous materials at least 100 feet from the buildings. Preferably, maintain them within a fire-rated safety storage locker.
- **Maximize fire resistance through construction/ building materials.** (at time of new construction, remodeling, or through retrofitting)
 - Consider exterior-mounted fire sprinklers to protect the roof, walls and windows of the buildings.
 - Install noncombustible roofing and siding materials.
 - Replace plain glazing with fire-rated glass, or provide fire shutters.
 - Cover house vents with wire mesh, to deter flaming debris from entering.
 - Install spark arrestors on chimneys.
- **Prepare for water storage.**
 - Develop an available water supply; or
 - Provide for fire protection hand lines and fire fighting water supplies.
 - Keep fuel-powered pumps fueled. Test periodically.
- **Other considerations – General**
 - Make an inventory of property and furnishings. Use Travelers Inventory form in left margin.
 - Keep important papers, data and an inventory of your property and furnishings in a safe location offsite or fire-resistant rated safe.
 - Have emergency/fire department telephone numbers readily available.
 - Maintain building accessibility for fire department equipment.
- **Other Considerations – Business**
 - Have a continuity plan with alternative arrangements for continuing critical operations.
 - See “Additional Business Resources” in left margin.

Response

- [What To Do Before the Fire Approaches Your House](#)
- [What To Do During A Wildfire](#)



Listen to audio seminar:
Protecting Your Home and
Business From Wildfire

Additional Business Resources

- [What should businesses do when responding to wildfires?](#)
- [Natural Disaster: Protection, Preparation, Response and Recovery](#)
- [Business Continuity Management](#)

Recovery

- [What To Do After A Fire](#)

Additional Business Resources

- [What should businesses do after a wildfire?](#) [Scroll down to section, once on Web site.]
- [Natural Disaster: Protection, Preparation, Response and Recovery](#)
- [Business Continuity Management](#)

Response

- **Always be ready for an emergency evacuation.**
 - Know where to go and what to bring with you.
 - Plan several escape routes, in the event roads are blocked.
 - Account for all members of your family or workforce prior to, during and after evacuation. Ensure a safe evacuation.
 - Wear protective clothing.
 - Station car in driveway, toward street for quick exit. Roll up windows, to keep smoke out.
 - Practice evacuation plan.
- **Attend to last minute property mitigation measures.**
 - Remove combustible items (wood, lawn furniture) outside your property's safety zone.
 - Close vents, windows, entry and garage doors.
 - Close shutters and blinds to reduce radiant heat.
 - Close all doors inside the house to prevent draft.
- **Attend to water preparation and other systems.**
 - Shut off all sources of natural gas, propane or fuel oil supplies.
 - Get water and water pump ready. Connect garden hoses. Fill pools, tubs, garbage cans, or other large vessels/containers with water.
 - Put automatic garage doors on manual, in case of power outage.
- **Protect valuables.**
 - Take it with you: Place valuable papers, mementos and other endearing items inside the car, ready for quick departure.
- **Other Considerations - Business**
 - Follow disaster plan/ emergency shut-down practices. This includes equipment, machines, HVAC and other building systems.
 - Prepare hose lines and maintain a fire watch center. Activate any manually operated outside fire sprinklers, when appropriate.
 - See "Additional Business Resources" in left margin.

Recovery

- For homeowners, see [What To Do After A Fire](#), in the left margin.
- For businesses, see the "Additional Business Resources" in the left margin.

Other Considerations

Contact your local fire department, forestry office, emergency management office and building department for information about local fire laws, building codes and prevention measures. Obtain local building codes and weed abatement ordinances for structures built near wooded areas.

Please Contact Us

For more information, visit our Web site at travelers.com/riskcontrol, contact your Risk Control consultant, or e-mail Ask-Risk-Control@travelers.com.

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