



WILDFIRE PREPARATION

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WILDFIRE PREPARATION

Property & Equipment

Even if it's not in the direct path of a fire, your buildings and structures can be at risk of sustaining significant damage from wildfires. Embers can get carried by winds, and if there is flammable material around your property, there is a risk of fire. While building and structure damage is the biggest concern, there are other wildfire-related complications that can impact a business, including evacuation, shutdown orders, and loss of power.

Planning and preparing can make a big difference in keeping your business safe during a wildfire and reopening afterwards. Our Risk Management team has put together a helpful guide to help you feel confident going into wildfire season. Here are a few ways you can plan ahead to keep your business safe.

PROPERTY

Preparing for wildfire season begins with making adjustments to your property and performing regular maintenance. Here are a couple of things you can complete around your business to get it ready for this upcoming wildfire season.



Invest in exterior building surfaces that are either noncombustible or considered resistant to ignition by embers.



Create a fire-resistant zone free of leaves, debris, or flammable materials for at least 30 feet from your building.



Test your interior automatic sprinkler system to ensure it has an adequate and reliable water supply.



Store combustible and flammable materials in approved containers at a safe distance from buildings and vehicles.



Ensure electronic information and records are backed up and stored at a safe off-site location.



Make arrangements to move stock and equipment to an off-site location if a wildfire risk arises.



Cover building vents with tight-fitting, non-combustible wire mesh.



Keep grass mowed short and cut back any brush or shrubs.



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Emergency Response Plan

Emergency situations, such as wildfires, can be chaotic and fast-moving. Having a detailed emergency response plan can help you and your employees feel confident in an emergency.

DEVELOP AND PRACTICE YOUR EVACUATION PLAN

Create a floor plan of your business that outlines the locations of all exits and fire extinguisher locations. Your evacuation plan should have outlined exit routes to designated safe areas. Safe areas should be easily accessible by emergency services and well-lit. Your evacuation plan should be practiced regularly throughout the year and posted in the building. Depending on the amount of employees at your business, it may be helpful to assign evacuation officers or wardens.

CONNECT WITH YOUR LOCAL EMERGENCY SERVICES

Provide your local fire department with information regarding your building, including layout, emergency response plan and alarm/fire protection systems. It is also helpful to sign up for emergency alerts with your local fire department, municipality or province, if available.

PLAN TO MOVE YOUR VEHICLES AND EQUIPMENT

Include a plan to move any vehicles, machinery and/or equipment to an off-site location away from the fire danger. It is important to check in with your Account Executive and review your insurance policy to confirm coverage while your equipment is off-site.

WILDFIRE PREPARATION

We Are Here For You

Emergency situations are stressful, but we believe your insurance shouldn't be. Whether you need to update a policy or make a claim, our teams are here to handle your insurance needs so that you can focus on you and your employees' safety.

UPDATING YOUR INSURANCE POLICY

Preparing your insurance policy is just as important as preparing your property; our team is here to help. It is important to let us know if you have made any changes that might impact your coverage level. If you have made major changes to your business or large purchases since your renewal, contact us so we can ensure you have the proper level of coverage.

CLAIMS SUPPORT

Our dedicated teams are ready to assist you should you have to make a claim. If you have a question about your policy or need to submit a claim, please contact us at info@westernfg.ca or toll-free at 1-866-245-2779. If you have an emergency claim outside of our regular operating hours, please call 1-877-599-7299.

