

## Personal Risk Services Preparing for Wildfires

Wildfires grab the headlines year round in certain parts of the country. If you live in these areas there are fire condition indicators posted online or in your community that are meant to keep you aware of the danger level. Below is a more detailed look at those indicators and what they really mean.

## **Conditions**

- Low (Green) Fire starts are unlikely. Weather and fuel conditions will lead to slow fire spread, low intensity and relatively easy control with light mop-up. Controlled burns can usually be executed with reasonable safety.
- Moderate (Blue) Wildfires may be expected. Expect
  moderate flame length and rate of spread. Control is usually
  not difficult and light to moderate mop-up can be expected.
  Although controlled burning can be done without creating
  a hazard, routine caution should be taken.
- High (Yellow) Wildfires are likely. Fires in heavy, continuous fuel such as mature grassland, weed fields and forest litter, will be difficult to control under windy conditions. Control through direct attack may be difficult but possible and mop-up will be required. Outdoor burning should be restricted to early morning and late evening hours.
- Very High (Orange) Fires start easily from all causes and may spread faster than suppression resources can travel.
   Flame lengths will be long with high intensity, making control very difficult. Both suppression and mop-up will require an extended and very thorough effort. Outdoor burning is not recommended.
- Extreme (Red) Fires will start and spread rapidly. Every fire start has the potential to become large. Expect extreme, erratic fire behavior. NO OUTDOOR BURNING SHOULD TAKE PLACE IN AREAS WITH EXTREME FIRE DANGER.

## Prepare your home and family

- Mark the entrance to your property with address signs that are clearly visible from the road.
- Regularly clean the roof and gutters.
- Use Class A roof material, such as tile, slate, or asphalt with an underlayment, or Class B pressure-treated shakes and shingles to reduce risk.
- Ensure that the driveway or other access is wide enough for emergency vehicles to enter, as well as being clear of flammable vegetation.
- Install spark arrestors in chimneys and stovepipes and inspect chimneys at least twice a year.
- Enclose or box in eaves, soffits, decks, and other openings in the structure.
- Use fine wire mesh to cover vents, crawl spaces, and the space underneath porches and decks. Install multi-pane windows or tempered safety glass.





- Use fireproof shutters to protect large windows and glass doors from radiant heat.
- Use wood treated with fire-retardant chemicals.
- Maintain an area approximately 30 feet away from you home that is free of anything that will burn, such as wood piles, dried leaves, newspapers and other brush.
- Connect garden hoses long enough to reach any area of the home and fill garbage cans, tubs, or other large containers with water.
- Find/update your family's disaster plan.
- Build or restock your emergency preparedness kit to include a flashlight, batteries, cash and first aid supplies.
- Familiarize yourself with local emergency plans. Know where to go and how to get there should you need to evacuate.
- Stay tuned to your phone alerts, TV, or radio for weather updates, emergency instructions or evacuation orders.
- Review your homeowner's insurance policy and also prepare or update a list of your home's contents.

Sources: Firewise, Federal Office of Emergency Management, Red Cross

## **QBE North America**

Wall Street Plaza 88 Pine Street New York, NY 10005

Tel: 212.422.1212 Fax: 212.422.1313 gbena.com



@QBENorthAmerica