



Loss Prevention

Wildland Fire Safety

When wildfires occur, firefighters work to save the properties that have the best chance of survival. To protect you, your family, your pets and your property, practice wildfire safety.

- Maintain the protection measures for your buildings and property on a regular basis.
- Develop and practice your evacuation plan.
- Consult with your local fire department for applicable standards that may apply, review your protection measures and review educational materials.



Building Protection Measures



CHIMNEY: Cover your chimney outlet and stovepipe with a nonflammable screen of ½ inch mesh.

ROOF: Use Class-A asphalt shingles, slate, clay tile, metal or concrete products. Avoid use of valleys and gutters where flammable debris can collect. Regularly clean roof and gutters.

DOORS: Provide at least two ground level doors for easy and safe exit, and at least two means of escape (i.e., doors or windows) in each room so that everyone has two ways out. Exterior doors should be “one-hour rated,” doors that will hold back fire for a minimum of one hour. Be sure to provide metal thresholds and install doors to be flush so burning embers cannot blow under them.

SIDING AND EXTERIOR WALL FACING MATERIAL: Use fire resistant wall systems and materials that are at least “one-hour rated.” Choices include stucco, masonry, or ignition resistant siding panels or boards. Note that wood, wood shingles, aluminum or vinyl are readily ignitable and/or fail quickly. Underlayment of gypsum board combined with ignition resistant siding adds even greater protection.

WINDOW MATERIAL: Smaller panes hold up better in their frames than larger ones. Double or triple pane especially with tempered glass and Low-E reflectivity are even more effective heat barriers than single pane glass. Avoid use of plastic window framing and use metal, not plastic screening. Install non-flammable shutters on windows.

GARAGE DOORS: Steel clad model.



Additional Tips

- Inspect chimneys at least twice a year. Clean them at least once a year.
- To prevent sparks from entering your home through vents, cover the exterior soffits, attic, roof and underfloor vents with CA State Fire Marshall-approved vents. Wire mesh should be no larger than ⅛ inch mesh.
- Use metal components instead of plastic for siding, decks, vents, skylights, gutters and downspouts and window frames.
- When possible, use “one-hour” rated material on eaves enclosed in box soffits and under eave areas.
- Decks can act as heat traps and can be ignited by wind-driven flying embers and fire brands. Use skirting to enclose or box the underside of deck with “one-hour” rated covering. Enclose the underside of balconies and aboveground decks with fire-resistant materials.
- Make periodic inspections of your home, looking for deterioration such as breaks and spaces between roof tiles, warping wood, cracks and crevices or rodent entry points in the structure. Prevent combustible materials and debris, including dry grass, from accumulating beneath patio decks or elevated porches. Screen or enclose areas below decks with wire mesh screen no larger than ¼ inch mesh or less. For better protection, construct the skirting from ignition-resistant materials and construct it from the deck to the ground.

Property Protection Measures

Design and landscape your property with wildfire safety in mind. Select materials and plants that can help contain fire rather than fuel it. Create a 30-100 foot safety zone around your building.

Up to 30 feet from buildings

- Maintain low-growing, non-woody plants that are kept green during the fire season. Herbaceous plants include lawn, clover, bedding plants, bulbs and perennial flowers.
- Emphasize mulches, rock and noncombustible hard surfaces, such as concrete sidewalks, brick, patios, asphalt driveways.
- Deciduous ornamental trees and shrubs are acceptable if they are kept green and free of dead plant material. Remove ladder fuels and arrange individual plants or groups of plants so that adjacent wildland vegetation cannot convey a fire through them to the structure. For fire protection, choose shorter deciduous shrubs.
- Minimize the use of ornamental coniferous shrubs and trees such as juniper, Monterey pine and tall exotic grasses such as pampas grass.
- Remove tree limbs that are within 10 feet of a chimney, encroaching on power lines or touching the house.
- Remove dead branches hanging over your roof.
- Stack woodpiles at least 30 feet from all structures and clear flammable vegetation within 10 feet of woodpiles.
- Locate propane tanks at least 30 feet from any structure and surround them with 10 feet of clearance.
- Remove all stacks of construction materials, pine needles, leaves and other debris from your yard.



Out to 100 feet from buildings:

- 0-20 degree slope: 10' between tree canopies.
- 21-40 degree slope: 20' between tree canopies.
- Over 41 degree slope: 30' between tree canopies.
- Reduce the fuel load:
 - Remove and thin out undergrowth.
 - Remove dead trees and brush.
 - Cut dry grass and remove leaves, pine cones, and pine needles.
 - Remove tree limbs up to 6 feet above the ground.



Access to Your Property

- Identify at least two exit routes from your neighborhood.
- Design roads and drives for large emergency vehicles.
- Construct roads or provide turnouts that allow two-way traffic.
- Design bridges to carry heavy emergency vehicles, including bulldozers carried on large trucks. Post clear road signs to show traffic restrictions such as dead-end roads and weight and height limitations.
- Make sure dead-end roads and long driveways have turnaround areas wide enough for emergency vehicles.
- Clear turnouts along one-way roads.
- Construct driveways to allow large emergency equipment to reach your house.
- Clear dry grass and flammable brush up to 10 feet from roads and five feet from driveways. Retention of mature trees along roadside is acceptable.
- Make sure that your street is named or numbered, and a sign is visibly posted at each street intersection.
- Make sure that your street name and number is not duplicated elsewhere in the county.
- Post your home address in contrasting bold 4-inch letters at the beginning of your driveway or on your house if it is easily visible.

Emergency Water Supply

Maintain an emergency water supply that meets fire department standards through one of the following methods.

- A community water/hydrant system.
- A cooperative emergency water storage tank with neighbors.
- A minimum dedicated (for fire) storage supply of 2,500 gallons on your property. More may be required or prudent.
- Clearly mark all emergency water sources and notify your local fire department of their existence.
- Create easy firefighter access to your closest emergency water source.

When a Wildfire Happens

If you have time prior to the evacuation notice, take steps to protect your building.



Inside

- Close windows, vents, venetian blinds and heavy drapes.
- Close all interior doors.
- Remove lightweight curtains.
- Shut off gas at the meter. Turn off pilot lights.
- Close fireplace screens.
- Move furniture into the center of the building away from windows and sliding glass doors.
- Leave a light on in each room.
- Restrain pets by leash, locked in bedroom or kennel cage.



Outside

- Seal attic and ground vents with pre-cut plywood or commercial seals.
- Turn off propane tanks.
- Place combustible patio furniture inside.
- Wet the roof.
- Wet or remove shrubs within 15' of the building.
- Connect garden hoses with spray nozzles.
- Close all exterior doors and windows.
- Leave exterior doors unlocked.

References:

Living with Fire in Sonoma County
ISO Services Inc., ch-25-01
US Department of Homeland Security, FEMA

If advised to evacuate, do so immediately...

01

Wear protective clothing such as sturdy shoes, cotton or woolen clothing, long pants, long sleeve shirt, gloves and a handkerchief to protect your face.

02

Lock your building.

03

Follow the authorized evacuation route.

04

If no route is specified, choose a route away from the fire hazard. Be aware of changes in speed and direction of the fire and smoke.



Loss Prevention

301 E. Fourth St.
Cincinnati, OH 45202
800-221-7274
GAIG.com

Protecting hundreds of
niche industries with **expert**
insurance solutions.

The information presented in this publication is intended to provide guidance and is not intended as a legal interpretation of any federal, state or local laws, rules or regulations applicable to your business. The loss prevention information provided is intended only to assist policyholders in the management of potential loss producing conditions involving their premises and/or operations based on generally accepted safe practices. In providing such information, Great American does not warrant that all potential hazards or conditions have been evaluated or can be controlled. It is not intended as an offer to write insurance for such conditions or exposures. The liability of Great American and its affiliated insurers is limited to the terms, limits and conditions of the insurance policies underwritten by any of them. The Great American Insurance Group eagle logo and the word marks Great American® and Great American Insurance Group® are registered service marks of Great American Insurance Company. © 2019 Great American Insurance Company, 301 E. Fourth St., Cincinnati, Ohio 45202. All rights reserved. 5457-LP (4/19)