

RISK MANAGEMENT GUIDEBOOK

Wildfire Preparedness During COVID-19

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USI Insurance Services
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Recently, much of our time and effort has been spent addressing the COVID-19 Pandemic exposures and controls. However, we are also now addressing the wildfires that are burning out of control in California. While the Occupational Safety & Health Administration (OSHA) has been focusing on the COVID-19 pandemic and re-opening of businesses, the National Fire Protection Association (NFPA) and your local Fire Departments have been pre-planning and implementing their strategies to combat the catastrophic wildland fires within California.

Wildfires are a common occurrence throughout the United States. Over the past 10 years, there was an average of 67,000 wildfires annually and an average of 7 million acres burned per year. These fires can be particularly dangerous for property owners, as just one fire can spread quickly and level entire businesses. As such, it's important for organizations to be proactive when it comes to fire protection.

With existing fires throughout several counties in California and the possible onset of additional fires across the state due to increased lightning strikes, USI's Loss Prevention Group is providing this information to assist our residential and commercial clients in better preparing for, and addressing, the exposures surrounding wildfire season.

Ongoing Property Loss Prevention – A Helpful Checklist

Train employees and your family on fire safety, including how to use fire extinguishers properly. Stress the importance of good housekeeping and property maintenance in minimizing the exposure.	<input type="checkbox"/>
Assure that all fire extinguishers are inspected, well maintained, accessible and properly serviced.	<input type="checkbox"/>
Assure the automatic sprinkler systems, if present, have been serviced and maintained in accordance to NFPA guidelines.	<input type="checkbox"/>
Create a buffer between buildings and potential fire hazards. Remove dead plants, debris, idle pallet storage and other combustibles from within 100-feet of the structures.	<input type="checkbox"/>
When remodeling, consider installing noncombustible roof coverings and/or rebuilding roof structures. This can include construction materials such as clay, concrete tile, slate roof coverings, and/or building metal sidings and panels.	<input type="checkbox"/>
Develop an emergency evacuation plan that includes: <ul style="list-style-type: none"> ▪ Securing a method of internal and external communication (radio, satellite phone, etc.) to co-workers and local authorities in the event that regular systems go down. ▪ Keeping emergency supplies on hand, including flashlights, battery-powered radios, extra batteries, first-aid kits, nonperishable foods, and bottled water. ▪ Keeping an eye on your local news and official fire announcements to track the emergence and spread of wildfires. ▪ Maintaining a plan for how, when, and where to evacuate structures if a wildfire threat exists. Evacuation drills should be completed annually so all occupants are familiar with evacuation routes and routines. ▪ Assuring that all important documents and personal belongings of value are stored appropriately with IT information backed-up off-site on a regular basis. ▪ Establishing relationships with contractors who can help you remediate the wildfire damage should one affect your property. ▪ Testing the back-up power source, if present, on a monthly basis to maintain crucial equipment operation and building life safety. ▪ Maintaining an updated inventory of all equipment and property. ▪ Reviewing your emergency evacuation plan with the local Fire and Police departments to solicit their feedback and advise on enhanced loss prevention efforts. 	<input type="checkbox"/>

Helpful Resources

Power outages can present several potential safety and health issues to companies and their employees, including those associated with water and food contamination, fire hazards, theft, voltage surges to electronic equipment, improper installation and handling of power generators, and heat stress. These resources identify steps that can be taken to protect people, property, and goods following a power outage:

- Southern California Edison
- Pacific Gas & Electric
- U.S. Fire Administration, Generator Safety:
https://www.usfa.fema.gov/downloads/pdf/publications/portable_generators_winter_storms_flyer.pdf

Personnel Loss Prevention

As a result of previous wildfires, California OSHA has instituted an emergency regulation to protect outdoor workers from wildfire smoke: www.dir.ca.gov/dosh/doshreg/Protection-from-Wildfire-Smoke/Wildfire-smoke-emergency-standard.html.

Key highlights are as follows:

- Employers must identify harmful exposure to airborne particulate matter from wildfire smoke at the start of each shift and periodically thereafter by checking the Air Quality Index for PM 2.5 in the regions where workers are located (PM = parts per million; AQI is an Environmental Protection Agency (EPA) rating system for air quality).
- Employers must reduce harmful exposure to wildfire smoke if feasible, for example, by relocating work to an enclosed building with filtered air or to an outdoor location where the AQI for PM 2.5 is 150 or lower.
- If employers cannot reduce workers' harmful exposure to wildfire smoke so that the AQI for PM 2.5 is 150 or lower, they must provide:
 - Respirators such as N95 masks to all employees for voluntary use, and
 - Training on the new regulation, the health effects of wildfire smoke, and the safe use and maintenance of respirators.
 - Where the current AQI for PM 2.5 is higher than 500, the employers must provide and require employees to use the National Institute for Occupational Safety and Health (NIOSH)-approved particulate respirators that will reduce employee exposure from PM 2.5 to an equivalent of an AQI less than 151.

Additional Resources & Links

General Wildfire Preparedness

EPA Smoke Sense App: <https://www.epa.gov/air-research/smoke-sense-study-citizen-science-project-using-mobile-app>
A research app that offers a quick way to obtain AQI for your location from your phone.

PurpleAir Website: <https://www.purpleair.com/map?opt=1/mAQI/a10/cC0#10/37.8597/-122.4796>
A citizen air monitoring station map that offers helpful data in real-time.

Please contact your local USI Risk Control Consultant for additional Wildfire Preparedness information.

Helpful Resources

To help clients navigate these challenging times USI has implemented a **STEER** (Steer **T**hrough **E**pidemic & **E**conomic **R**ecovery) **T**ask **F**orce. This cross-functional team is working to provide timely COVID-19 information, understand cross-industry and geography impact and evolving responses, and to develop and deliver tailored solutions to help clients **steer** through this epidemic challenge and economic recovery.

For additional resources, tools, information, and links, please visit our COVID-19 resource page:
www.usi.com/public-health-emergencies

