

RiskTopics

Wildfires – Post Event Guidance May 2016

This document is meant to supplement discussions with your Zurich claims adjuster and help prevent additional losses after a wildfire event.

Introduction

This document addresses both the Initial Response and Recovery phases following a wildfire event.

When a loss occurs, protection features are often compromised. Building integrity may be reduced, fire protection systems may be impaired, and damaged utilities and processes may present abnormal hazards, all of which need to be safely addressed.

When action is taken following a loss, especially something as severe as a wildfire affecting your property, it is tempting to cut corners to expedite repair activities. There is always a strong desire to get back to normal as quickly as possible; however, fast actions without appropriate controls can allow a subsequent and more serious loss to occur.

Guidance

INITIAL RESPONSE PHASE

Following an emergency, the following first-response steps should be taken to minimize further losses after the initial fire event.

Returning to the site

- **IN THE INTEREST OF LIFE SAFETY, ONLY RETURN TO THE SITE/BUILDING ONCE CLEARANCE HAS BEEN GIVEN BY THE LOCAL AUTHORITIES**
- Bring identification where authorities have secured a disaster area
- Establish a point person to monitor conditions and liaise with local authorities
- Bring additional supplies (flashlights with spare batteries, drinking water, etc.)
- Bring cameras to document conditions (take lots of photos)

Once on site, survey the premises for hazards:

- Live electrical wires. TREAT ANY DOWNED WIRES AS LIVE UNTIL VERIFIED OTHERWISE
- Broken glass and sharp metal
- Leaking fuel gases or flammable liquids
- Damaged building features or contents that could shift or collapse
- Paved or hardscape areas subject to collapse
- Flammable atmosphere in vapour space of flammable storage tanks

Check for signs of fire and/or structural damage:

- Important Note: If damage is apparent make sure that it is authorized and safe to enter specific areas or buildings. This may require a structural engineering evaluation to be completed
- Check the ceiling/roof, attic and outer walls for sparks, discoloration, smell of smoke, etc.
- Use an infrared scanner if available to check for hot spots in the walls and ceilings
- Check all windows and doors for damage – test functionality of these

Verify the status of protection systems. Check:

- Water supplies
- Fire pumps
- Automatic sprinklers
- Fire alarms
- Security systems

Manage impairments to property protection systems:

- Reference the RiskTopic: “Management Practices: Fire Protection Impairments” for more details and notification procedures
- Post fire watch in area with impaired fire protection
- Post security personnel in areas where building or site access is not suitably controlled
- Work to return protection systems back to service as soon as possible

RECOVERY PHASE

After these first-response steps are completed, the focus will shift on salvage of goods and repair of damaged property. *This will be done in conjunction with your Zurich claims adjuster and typically carried out by specialized contractors.*

Here is a list of items to be considered during this recovery phase.

Begin salvage as soon as possible to prevent further damage

- Protect the building and contents
- Separate damaged goods
- Save all damaged goods

Plan and initiate repairs

- Promptly notify contractors to avoid waiting in line for service
- Establish repair priorities including the building envelope, utilities and fire protection systems
- For any repairs requiring hot work operations (i.e. welding, cutting, grinding, etc.), please refer to the Zurich RiskTopics “Management Practices: Hot work – Property and Business Interruption”.

Evaluate mechanical and electrical systems

- Clear roof drains, balcony drains and ground level catch basins in preparation for future rain events
- Have qualified personnel thoroughly check all utility systems and hazardous processes before returning them to service
- Restore HVAC systems to maintain or restore building interior environment
 - Check all filters for signs of smoke damage and replace as needed
 - Electrical/mechanical rooms with vents in the walls are particularly susceptible to smoke damage. This can include fire pump rooms, which typically have louvers for ventilation.
- Ensure electrical equipment is checked for damage, which could arise from electrical surges, fire, smoke, and/or water. Equipment to be inspected includes circuit breakers and panels, switchgear, and motors

BUSINESS INTERRUPTION

The following are steps that can be taken to help mitigate the business interruption that may result from a fire or other emergency.

- Contact customers to advise them of potential interruptions
- Advise suppliers to hold deliveries if not required or if they cannot be properly received and processed

Related Documents

Zurich RiskTopics “Management Practices: Fire Protection Impairments”

Zurich RiskTopics “Management Practices: Hot work – Property and Business Interruption”

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