

# Wildfire preparedness checklist



Wildfires have increased in both frequency and severity in recent years as a result of rapid climate change, prolonged droughts, and extreme storm events. For individuals and organizations located in high-risk areas, it is vital to take preventative measures. Those can include thoroughly assessing the potential physical and economic impacts of a wildfire, creating evacuation and crisis plans, and developing the right portfolio of insurance coverage.

The checklist on the following pages is meant as a starting point for the types of issues that your organization should consider preparing for in advance of a possible wildfire in order to stay safe, mitigate risk, and remain resilient. Please note that the following checklist is not all-inclusive and that following this checklist does not guarantee any result, including the outcome of any potential claim.

Task	Not started	In progress	Complete
<b>Understanding wildfire exposure and insurance coverage</b>			
<b>Evaluate your physical and operational exposure to wildfire losses</b>			
Determine what physical assets are at risk.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Identify potential service interruption issues and impacts.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Consider potential impacts from damage to infrastructure and transportation networks.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assess the potential contingent time element exposures for your business even if it may not be physically exposed to wildfire damage.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Review your property insurance policy</b>			
Review insured values and how they might impact recovery and deductibles.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Understand the extent of policy limit(s) and sub-limits(s).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Examine business interruption/time element (direct and contingent) coverage details.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Review policy deductibles and loss-reporting requirements to avoid confusion and surprises as they can be complex.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ascertain if there are any coinsurance or occurrence limit of liability provisions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	Not started	In progress	Complete
Know how your property(ies) is (are) valued under the policy.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Understand any restrictions on timing and location of rebuilding.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Understand how code requirements are addressed in the policy.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Be aware of and ready to meet all time-sensitive provisions in your policy, including requirements on filing proof of loss and suit.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Identify any gaps not covered by traditional insurance and understand existing options such as parametric insurance.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Evaluate claims preparation and management

Ensure that all claims team members are identified in advance and are prepared to respond. This includes your advocates, accounting, and engineering experts, as well as designated insurer representatives and experts.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Meet with insurers to set claims management protocols and confirm who will represent insurers and your organization in the adjustment of claims. Be prepared to meet with all parties to establish claims and communications guidelines immediately after an event.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Review and update procedures and responsibilities for gathering and processing claims information. This should include identifying outside resources needed for claims preparation and recovery.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Determine if all asset values are up to date to reflect current values for potential claims involving property damage, business interruption, and other coverage areas.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Secure and duplicate vital financial records — paper-based and digital — at a protected site.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Maintain detailed tracking of all documentation requests — what was requested, who requested it, who is responsible to respond, and when and to whom the information was sent.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Physical wildfire protection planning

#### Evaluate property loss control and property security

Assess the risk of wildfires in your area. Consider the proximity to forests, grasslands, or other high-risk areas. A local fire department or forestry office should be able to provide localized information.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Utilize available wildfire risk maps and modeling to identify areas at risk.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Review plans or policies for mitigating property damage before a wildfire event and for recovery when it's over.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assess the construction materials used in the building(s). Evaluate if they are fire-resistant or if they can contribute to the spread of fire.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Check the condition and materials of the roof. Ensure it is fire-resistant and properly maintained.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Determine mitigation measures for nearby structures, vegetation, and potential fuel sources that could increase the risk of wildfire damage.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Create a “defensible space” — an area around the property that is clear of any combustible objects, including dry brush, grass, and fuels.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Verify that battery-operated equipment and other supplies needed to maintain property integrity and security are accessible and operational.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Identify and update phone lists of roofing, electrical, and restoration contractors.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Check walls, carpets, floor tiles, motors, control panels and circuit breakers, telephone switching rooms, computer server rooms, compressors, transformers, production equipment, full or empty tanks and drums, vehicles, basement areas, and more.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Determine what can be relocated and where, including offsite.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Determine what cannot be moved but still needs protection.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Human element wildfire planning**

**Wildfire warning and weather monitoring**

Determine the availability of local resources to warn of potential wildfire.

Determine the triggers for the Wildfire Emergency Action Plan. Do not expect wildfire predictions to be exact — they are estimates only.

**Evaluate business continuity, emergency response, and crisis management plans**

Review and update business continuity plans based on potential impacts.

Verify suppliers' business continuity plans.

Evaluate possible impacts on employees, customers, and vendors.

Monitor local, county, state, and federal response agency announcements.

Contact local government agencies and emergency services to establish tiered and coordinated response procedures.

Discuss with other local businesses possible recovery-coordination efforts post-wildfire.

Assess crisis management procedures and tiered-response actions that elevate as impacts and disruptions become more severe.

Develop tailored messaging and communications for employees, customers, and suppliers regarding wildfire policies and procedures.

**Plan for employee safety**

Ensure the presence of fire safety systems such as fire alarms, sprinklers, and fire extinguishers. Regularly inspect and maintain these systems.

Conduct regular fire drills to ensure employees are familiar with evacuation procedures and can respond effectively in case of a wildfire.

Create awareness of wildfire conditions, including prevention of dry vegetation and fuels in close proximity to inhabitable structures.

Alert employees to exercise caution when using lighters and other flame-producing devices and equipment.

Review and update employee evacuation and notification plans, including employee home and emergency contact lists.

Establish a communication plan to keep employees, customers, suppliers, and other stakeholders informed during a wildfire event.

Stress test communications procedures and systems.

Ensure all employees are aware of emergency policies and procedures.

Arrange for employees to work remotely when necessary.

Establish procedures to account for employees and to disseminate information.

Review human-resource-related issues, including skills inventories, leaves of absences, and potential payments to injured, homeless, or evacuated staff.

Create a smoke readiness plan to help keep employees safe from smoke risks, including maintaining HVAC systems and purchasing smoke preparation supplies such as portable air cleaners with extra filters.

**Coordinate your team**

Determine when your evacuation and crisis plans should be activated.

Clearly establish timelines and who has authority to take certain steps, including when to activate the plan, when to relocate inventory and equipment, and when to initiate cleanup and recovery.

Establish which employees will most likely be able to respond to help with wildfire mitigation efforts, considering potential issues such as whether their homes are likely to be impacted.

	Not started	In progress	Complete
Document names, phone numbers, and availability.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Coordinate contractors/vendors</b>			
Establish contracts with third-party remediation and restoration service providers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
List employee electricians and technicians, or electrical contractors and other contracting technicians, in the plan with company names and phone numbers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
List utilities companies to assist with shutting off electricity and natural gas.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Determine which contractors will be available prior to, during, and after the wildfire.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Meeting your wildfire preparation and response needs

For more help with wildfire planning, response, and recovery issues, engage your Marsh Client Executive, who will connect you to the appropriate consulting and claims resources. You can also visit the [Wildfire Resource Center](#) for additional information.

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