definity. INSURANCE



# PREPARING & PROTECTING YOUR BUSINESS FROM WILDFIRES

Learn what to do before, during, and after a wildfire to reduce property damage, business interruptions, illness, and injury.

## Did you know?

Our experienced Risk Services consultants can assist in understanding your operation's specific wildfire risk and providing reasonable actions to manage wildfire exposures and hazards. Our Risk Services team can offer proven strategies and share industry best practices to help you protect your business and minimize the potential for a wildfire-related loss.

Contact a licensed insurance broker today to make sure you're protected against wildfire-related damage.

## Steps to plan, prepare and respond.

### Before a wildfire

- Ensure emergency preparedness and response plans are in place, including wildfire event procedures
- Clearly mark site entrances and identify water sources, such as fire hydrants, water storage tanks, wells, and ponds
- Install fire-resistant or non-combustible materials, like roof coverings, siding, overhangs, and eaves, roof vents with fire and corrosion-resistant screens, and spark arrestors on chimneys and vents
- Connect with your insurance broker to make sure you have the right coverage against wildfire-related loss

### During the wildfire

- If evacuation orders are issued, have all onsite personnel leave the premises immediately
- Keep windows and doors closed and shut down building air intakes
- Follow the documented procedures to shut down any equipment that may be affected by the wildfire
- Provide regular updates to customers, suppliers, and personnel who are regularly on site
- Monitor local radio, news outlets, or government websites for updates

### After the wildfire

- Follow directions from local authorities and only re-enter the area and your business if authorized to do so
- Perform a visual perimeter inspection of the building before entering the building to check for potential hazards, like out-of-place electrical wiring, gas smells, or loose debris
- Wear protective gear, including boots, safety glasses, a mask, and rubber gloves when cleaning
- Test electrical, mechanical, fire protection, alarms, and other building systems, and repair or replace these systems if needed
- Assess the damage, take inventory and photos of goods, equipment, and materials, and contact your insurance broker to begin the claims process

**Definity Insurance policies are underwritten by Definity Insurance Company.**

© 2026 Definity Insurance Company. All rights reserved. Intellectual property belongs to Definity Insurance Company and/or its affiliates. 09-2026