



Wildfires Can Happen Anywhere— Are You Prepared?

Many people think wildfires occur only in certain areas of the United States, but they can happen anywhere. Prairies, deserts, forests, and mountains are all susceptible to the dangers of wildfires and embers—and with a recent spike in weather-related events, the risks and severity of these fires are increasing.

Even if your church or facility is not in a high-risk zone, you must pay attention to weather reports and take fire warnings seriously. Prolonged periods of drought, dry weather, strong winds, and high temperatures can threaten populated areas—and these fires are often fast-moving and unpredictable.

When it comes to reducing the risks of wildfire, preparation is key.

Protect Your Belongings

- Create a video inventory of the items in your church or facility and save multiple copies off site (cloud, etc.). This video record, along with receipts and any other documentation, can be helpful in expediting your claims.
- Get an appraisal to ensure you have adequate insurance coverage for the items in your church, such as stained-glass windows, altar ware, fine art, and pipe organs.
- Back up important documents—either with hard copies and scans, stored in a fireproof safe, off-site, or in cloud storage.

Protect Your Property

- Remove debris from roofs and gutters, keep grass short, and prune tree limbs that overhang your buildings to reduce the threat of fueling wildfire.
- Create a buffer zone, such as a driveway, parking lot, gravel area, or lawn, which can keep wildfires from encroaching on your property.
- Landscape grounds near buildings with shrubs and trees that won't readily ignite, such as deciduous trees.
- Keep foliage watered in summer so that it retains its water content.
- Cover vents, chimneys, and other openings with wire mesh to keep out wind-borne embers.
- Install fire-resistant exterior wall coverings and use non-combustible building materials, such as concrete and cement.
- Ensure that your driveway or parking lot can provide fast, easy access for firefighters.
- Offer your location as a staging area for authorities.
- Install a wildfire sprinkler system, which can create an environment that is too wet to burn.



Be Ready

- Create an emergency-response plan, review it regularly with your staff, and conduct routine drills.
- Place important documents, including insurance policies, mortgage documents, church contacts, and financial documents, in an evacuation box.
- Keep a supply of respirators or dust masks marked NIOSH with N95 or P1000.
- Follow evacuation orders issued by local authorities.
- Do not attempt to fight off wildfires yourself.

Once authorities have declared it safe to return to your property, document any damage with photographs or video footage, and contact *Church Insurance* at 800-223-5705. We have representatives who are there 24/7 to help you get through the aftermath of a catastrophe and accompany you on the road to recovery.

