



ROGERS McLEAN SHAW
INSURANCE BROKERS LTD.

Protecting Your Company from Wildfire Damage

Wildfire season in Alberta typically runs from March 1 to October 31 each year. In the past five years, an average of [1,104 wildfires have been reported with 68% caused by human activity](#).

You can effectively prepare your business for wildfire season by having a plan in place to mitigate the potential impacts of fires, including:

- Injuries
- Property damage
- Supply chain interruption

Developing An Emergency Plan for Wildfires

To protect your employees from the harmful effects of wildfires, it's important to develop a response plan, be aware of any emerging wildfire risks and enact your response promptly.

Your company's emergency response plan should include:

- An outline of the chain of command.
- An emergency contact list that includes employees, vendors and emergency services.
- Assigned functions and responsibilities to specific people.
- Checklists for tasks to be completed.
- Procedures for securing the property if there is a threat of a wildfire.
- Evacuation procedures including how and when evacuation should occur, final steps to secure the business property and exit routes (include alternates).
- Procedures for dealing with low air quality (i.e., how employees can protect themselves, when to stop work).
- List of essential equipment, where it can be found and instructions on how to use it.
- How employees and any visitors will be accounted for before, during and after the evacuation.
- A training schedule to practice the wildfire response plan.

Wildfire evacuations can last for days, weeks or even longer. It's also important to plan for a quick evacuation, as wildfires can be unpredictable.

During wildfire season, your business should also monitor local fire alerts and air quality advisories. You can use the following resources:

- [Alberta Emergency Alert](#)
- [Alberta Air Quality Map](#)
- [Alberta Wildfire Status Map](#)

These platforms can be used to trigger your wildfire response plan.

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Securing the Property Before Evacuation

If there's enough time, you can take the following steps to secure your company's property before you evacuate:

- Bring all property inside where possible.
- Close all windows and doors.
- Seal vents and openings where possible.
- Clear the roof and eaves of any plant debris.
- Water down the roof, structures and the immediate area around buildings.
- Have water hoses connected and available for use.
- Turn off the gas.
- Shut down equipment.
- Remove any essential equipment or materials, if possible.
- Remove any garbage or materials that can spoil.
- Ensure that fire personal can easily access your property by leaving gates unlocked.

Insurance for Wildfires in Alberta

Wildfires are unpredictable and can be devastating. Even if you've done everything you can to protect your business, it still might not be enough. There are two main areas of coverage available to protect your company if it's impacted by a wildfire in Alberta:

- **Commercial property insurance:** Helps cover the costs of replacing damaged business property and repairing or rebuilding damaged buildings.
- **Business interruption insurance:** Helps cover lost income if you have an insured claim or during a mandatory evacuation order due to wildfire.

Remember, the benefits you receive will depend on your individual policy.

We recommend all businesses in Alberta carry these insurance coverages to protect their company against the consequences of wildfires. Please contact your insurance advisor to discuss your policy today.

Call us at 1.877.443.1877 for 24/7 emergency claims service. Your broker is here to answer your questions, review your coverage and help you through the claims process.

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