

Preparing for wildfires and mass evacuations

Common questions and answers for commercial policyholders

With wildfire seasons becoming longer and more intense across many parts of Canada, we understand the anxiety and uncertainty that wildfires and potential evacuations can bring to you, your employees, and your business. We're here to provide you with help and answers to your questions. If you have more or remain concerned, please call your advisor.

Q: I'm concerned about wildfires and potential evacuation. What preventive measures can I take to protect my business physically against wildfires if I can?

A: To enhance protection, consider these measures:

- Clear dry vegetation and create a defensible space around your property.
 - Consider fire-resistant coatings or materials for external structures.
 - Inspect sprinkler systems and fire extinguishers regularly.
 - Keep roofs and gutters free from debris.
- Q: I'm worried about evacuation. How can I prepare my business for a potential evacuation by civil authorities?**

A: Your concerns are valid. To prepare:

- Establish a clear evacuation plan and share it with your team.
- Keep essential documents in an easily accessible location, preferably in the cloud.
- Ensure cloud backups of systems, contacts, and essential software to maintain operations remotely if possible and could be needed.
- Create an emergency kit with necessities; consider including food, water, and first aid supplies.
- Train employees on evacuation procedures and routes.

Q: If I must evacuate, what steps can I take to safeguard my business premises?

A: Safety is the utmost priority. If it's safe and you have time:

- Lock all doors and windows.
- If possible, shut off utilities, including natural gas, HVAC, and water supply.
- Turn off and empty any hot water tanks.
- Activate any security systems you have in place.

Q: What should I consider if I rent my commercial space or lease it to others?

A: If you're a tenant or a landlord, it's important to clarify who is responsible for wildfire-related prevention measures, evacuation planning, and property protection. These responsibilities should be outlined in your lease agreement to avoid confusion in the event of an emergency. We're happy to help you review your policy alongside your lease terms.

Q: How does my commercial insurance policy respond to wildfire-related damages?

A: We're here to support you. The coverage provided by your policy depends on its specifics and may include:

- Property damage for repairs or replacements.
- Business interruption coverage could compensate for lost income during downtime.
- Additional coverages might help with costs like temporary relocation.

Even if no direct flames reach your premises, prolonged smoke exposure may cause damage to HVAC systems or inventory. Document and report this, as some policies respond to these losses. Let's review your policy together to understand your coverage in more detail.

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Q: How can I ensure a smoother claims process before disaster strikes?

A: It's proactive of you to think ahead. Consider:

- Regularly documenting and photographing business assets.
- Keeping updated inventories.
- Storing essential documents both physically and digitally.

Q: If I face losses due to a wildfire, how should I communicate with you, my broker?

A: We're here to support you every step of the way. Reach out to us as soon as it's safe. Document damages with photos or videos, list affected assets, and provide any event details. This helps us assist you efficiently.

Q: How does the process work in the event of a claim?

A: It's essential for you to understand this process. Here's a brief overview:

- Report the claim to your broker.
- We'll guide you on immediate steps and what you need for documentation.
- An adjuster will be assigned to assess the damages.
- After assessment, the claim gets processed. Payments or repairs are then managed based on the policy terms.

Q: What if my business isn't directly damaged, but I face losses due to evacuation orders?

A: Many commercial insurance policies offer coverage for business interruptions, even without direct damage. However, Business Interruption coverage is not always automatic and may depend on the policy structure. We can review your policy together to ensure you're supported in such situations.

Q: How can I best support my employees during and after a wildfire?

A: People are the heart of your business. Some ways to support your team could include:

- Keeping communication lines open and provide regular updates.
- Ensuring they have access to emergency resources and information.
- Offering flexible working arrangements or time off, if possible.
- Providing emotional support or counselling services.
- Showing empathy and understanding, as people's reactions will vary.

Check if your benefits provider includes Employee Assistance Programs (EAPs), and consider sharing local or provincial recovery resources

Q: After a wildfire, when is it okay for me to return to my business premises?

A: Your safety is paramount. Only return when local authorities have given the clear. They'll ensure the area is safe from fire threats and other hazards.

Q: I'm anxious about this whole process. How can you assist me?

A: We genuinely understand your concerns. As your broker, we're here to guide, advise, and support you through every step. From preparation to potential claims, you can count on us.

