

**Wildfires:
How Keenan Can Help You**

September 2009

Wildfires have unfortunately become commonplace during the late summer and early fall seasons in California. Under the right conditions, wildfires spread rapidly and are difficult to contain, due in part to rough terrain in rural areas. Despite the remote locations where these wildfires sometimes originate, nearby suburban areas are frequently affected.

A “Disaster” is defined and declared by the Federal Emergency Management Agency (FEMA), or the Governor’s Office of Emergency Services (OES), and time-limits for submitting claims to those agencies varies. On August 28, 2009 and September 1, 2009, Governor Arnold Schwarzenegger declared states of emergency in Los Angeles, Monterey, Placer and San Bernardino counties due to fires.

What Keenan Can Do For You?

Should your district experience a fire loss arising out of a wild fire disaster, a claim may be presented to FEMA and/or OES for payment. As a property & liability customer, Keenan can assist you in applying for additional financial assistance, over and above insurance limits, through FEMA or OES. While it is your district’s responsibility to file any required paperwork, as well as manage related deadlines, we can assist you in the following ways:

- Monitoring of declarations of disaster
- Determining which Office of Emergency (FEMA or OES) is designated to handle the given declared disaster
- Attending all “Disaster Assistance Meetings” set up by FEMA or OES, along with a representative from your district, for guidance regarding the claims process
- Monitoring applicable timeframes in which claims must be made
- Aid in navigating/understanding your Memorandum of Coverage (MOC), its exclusions and insurance limits, and assistance in identifying those items that FEMA/OES will consider for payment
- Assistance in completing the application forms for either FEMA or OES, and assistance in compiling back-up documentation
- Assistance throughout the recovery process.

Reducing the Spread of Wildfires:

If your campus is along the rural suburban interface, there are two basic actions to take in reducing wildfire potential:

- Trim trees so branches are not lower than six feet above ground.
- Clear dry brush and trimmings from all open spaces and rooftops.

To Close or Not to Close:

Depending on a wildfire's threat to the campus and nearby community, local authorities may require mandatory closure. Should this occur, use a facility shutdown procedure that includes utilities like gas and electricity.

If the campus remains open and is downwind from a fire, expect air quality to be dramatically affected by ash and soot. In this case, adjust the buildings' heating, ventilation and air conditioning (HVAC) systems to minimize the intake of outside air.

What to do After a Fire:

Should any campus structure or property suffer damage from a wildfire:

- Report the loss to Keenan's Property & Liability Claims Administration (PLCA) immediately! We can help with the investigation, preservation of evidence (i.e., photographing damage, etc.) and provide recommendations for clean up.
- Do not enter a fire-damaged building unless authorities have given you permission.
- Before cleanup operations are initiated, local and State government emergency policies and guidelines should be checked to determine if any restrictions exist (e.g., water use, discharge of waste water, disposal of debris).
- When entering a building, be watchful for signs of heat or smoke because they may be signs that fire embers are still present.
 - Never assume that fire-damaged structures or ground are stable.
- Beware of structural damage. Roofs and floors may be weakened and need repair.
- Odors can be dealt with through cleaning or disposal of the contaminated material.
- Asbestos-containing and lead-containing building materials can remain after a fire. These materials can present a health hazard to the employees or anyone else nearby. Therefore, appropriate handling of such hazards is critical.
- Prevent further potential liability:
 - Fence the damaged building or board up areas of damage (i.e., glass openings, doorways, etc.) to prevent injuries and theft
 - Clean up outdoor areas of damaged material or ash to prevent further injuries or toxic inhalation

The U.S. Fire Administration (USFA), an entity of FEMA, maintains an online service which provides useful information regarding disaster assistance. The USFA Web site is located at www.usfa.dhs.gov. Your district may be eligible to receive financial assistance from FEMA, in addition to any property claim proceeds. Furthermore, resource information, which can provide you with current updates through "Applicant Briefings", can be obtained on the OES Web site, located at www.oes.ca.gov. OES encourages you to direct disaster recovery questions to your assigned Area Coordinator, who will assist you with the process of the claim.

Ash and debris remaining inside burned structures may contain more toxic substances than forest fire ash because of the many synthetic and other materials present in buildings. Older buildings in particular, may contain asbestos and lead. A more cautious approach should be taken in the removal of ash and other debris from inside burned structures. Reminder – There is a "Safe Clean Up of Ash" bulletin posted at the SWACC, NCR and SCR websites.

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