

OFFICE OF STATE FIRE MARSHAL

INCIDENT MANAGEMENT TEAMS

STANDARD OPERATING GUIDELINES

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SOG-I-1007

OSEM Approved:

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Date 6/1/27

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SUBJECT:

Insurance resources protecting structures within an OSFM IMT's delegated area of

authority

OBJECTIVE:

Describe OSFM's role in engaging with insurance resources

I. SCOPE

This SOG serves to provide guidance to all OSFM resources who may be working at an incident with insurance resources, with specific information for Operations, Safety, and Planning personnel.

II. **DEFINITIONS**

Insurance Resource: An apparatus and/or personnel who have been contracted by an insurance company to mitigate impacts to specific structures that may be threatened by wildfire.

III. GENERAL

Insurance resources may be serving one or multiple properties and are considered a cooperator. Their role is to protect the specific structure(s) assigned by the insurance agency.

Insurance resources may operate on one or many concurrent wildfires and may operate regionally in multiple states.

Insurance resources conduct pre-suppression and structural protection activities. These activities may include fuel mitigation, zone sprinkler system setup, fuel break preparation, retardant or gel application, or fire front following.

Insurance resources may be working within evacuated or otherwise-restricted areas.

Insurance resources are not the responsibility of the IMT, nor a resource to the IMT. Insurance resources have no role within the incident command structure or within Unified Command.

Insurance resources should be trained and equipped to NWCG standards.

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IV. ACCESS

Insurance resources should be granted timely access to the insured properties which they've been contracted to protect if those properties have not been deemed unfit for incident resources. If incident resources are removed from the area, insurance resources should also be removed.

Insurance resources granted access within evacuation zones should be given an acknowledgement that they have checked in, the incident is aware of their presence, and access has been granted within the evacuation zone.

V. INTERACTION AND OPERATIONS

Make contact with insurance resources early and regularly. A representative for the resource(s) should check in with the IMT to establish an understanding of their role and provide specifics of the property or properties they are protecting. LOFR is point of contact for all insurance resources.

The IMT should collect and document contact information for the resources, including radio contact and cell numbers.

Insurance resources should be noted on the appropriate ICS-204(s), not as a resource but in the bottom portion. The specific structures being protected can be included with this information.

LOFR to ensure insurance resources attend operational briefings and cooperator meetings and be provided with Incident Action Plans.

The Communications Unit should program insurance resource radios with the Incident Communications Plan if they are able to do so but should not provide radios. Insurance resources should not use incident frequencies to communicate unless they've been granted approval from the IMT. Insurance resources should have their own licensed frequency for internal communications and should coordinate frequencies with Communications Unit to prevent interference.

Insurance resources should not be counted as resources to the incident when determining personnel counts. They are not to be fed or housed or otherwise logistically supported by the IMT. Insurance resources assume full responsibility and accountability for the safety and needs of their personnel and equipment.

Insurance resources may not engage with aerial operations or initiate burning operations.

Insurance resources are responsible to communicate their location and movements on the incident. Failure to notify the IMT of the location or movement of insurance resources could subject them to removal from the incident.

Insurance resources should be identifiable as such; the IMT may provide them with a means of marking their vehicles if such means is available.

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