How choosing the right mulch can help prevent fires.



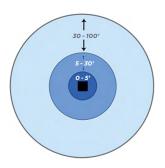
Appearance and cost are primary concerns when selecting mulch or other materials for areas surrounding your business. However, the type of mulch you choose and where you place it are more important when it comes to protecting people and property from fire. As a rule, it's best to go with the least combustible materials when landscaping spaces closest to your buildings.

What's the risk to your business?

Exterior building fires are especially hazardous because they're often well-developed before they're noticed. They can cause major damage when they spread to buildings, resulting in fire and water damage, displacement of occupants, business closures, and in the worst cases, injuries and death.

Because many businesses ban smoking inside buildings, smokers are often forced outside, where one carelessly discarded lit cigarette can ignite a carpet of mulch. Also, if your business is in an area prone to wildfires, combustible landscaping materials can cause a blaze to spread even more rapidly.

Defensible Space Zones



Three zones extend outward from the building, which is represented by the dark square in the center.¹

Creating a defensible space.

Fire prevention specialists have long advised business owners to maintain a defensible space between buildings and combustible items such as trash dumpsters, idle pallets and baled cardboard. This same principle applies to landscaping materials.

The Insurance Institute for Business & Home Safety (IBHS) says that proper management of landscaping materials will reduce the opportunity for a fire to burn to the building, and minimize the chances for radiant heat from those materials to pose a threat to the building. As illustrated in the figure to the left, defensible space is often discussed in terms of zones that extend outward from the building. To see IBHS's recommendations for plants and other materials, including how they should be grouped and maintained, visit disastersafety.org/ibhs/protecting-your-business-from-wildfire.

Taking preventive measures doesn't mean swearing off mulch. Keeping IBHS's advice in mind, use the guide on the following page when it comes time to weigh your landscaping options.



[&]quot;Protecting Your Business from Wildfire," Insurance Institute for Business & Home Safety, disastersafety.org/ibhs/protecting-your-business-from-wildfire (downloaded April 12, 2018)..

Some things to consider before you buy materials.

While all mulches burn, the rate at which fire will spread depends upon their characteristics. Highly combustible materials (e.g., pine straw) should be located far away from structures and other valuable property such as vehicles and storage buildings. In fact, pine straw is so volatile that some states and municipalities have regulated or banned its use altogether.

The guide below lists some commonly used landscaping materials and how likely they are to catch fire. Consult with your landscaping professional to develop the right plan for the property around your business.

A landscape planner's guide to combustibility.



Additional tips for fire prevention.

- Provide adequate exterior ashtrays to promote the safe disposal of smoking materials
- Maintain a minimum 18-inch clearance between landscaped beds and combustible building materials
- Avoid piling mulch more than a few inches as it can build up heat and spontaneously catch fire
- Keep mulched areas moist whenever possible
- Monitor the property during extended periods of dry, hot weather

Providing solutions to help our members manage risk."

For your risk management and safety needs, contact Nationwide Loss Control Services: 1-866-808-2101 or LCS@nationwide.com.



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