

July 30, 2026

Southern Europe Wildfire Event Report



Key Takeaways

- Ongoing dry conditions and high temperatures have led to wildfire weather conditions, with several wildfires spreading across southern Europe including France, Spain, Portugal and Italy.
- In Spain, more than 900 square kilometres (90,000 hectares) have burnt during July (more than the size of the central city of Madrid), and in France more than 500 square kilometres (50,000 hectares, more than four times the size of the central city of Paris).
- Several fires have been exceptionally large and destructive, including major events in Ávila, Girona/Gironde, Landes, Var, and Seine-et-Marne.
- So far, most of the burnt areas have been in rural regions with limited property insurance impacts, although hundreds of thousands of people have been evacuated from homes as a safety precaution. However, should the fires penetrate further into urban areas, for example in Bordeaux and Madrid, property damage could become significant.
- Key loss drivers are expected to include crop and vineyard damage, smoke exposure, evacuation costs, business interruption, and transport disruption.
- Property damage and loss estimates are ongoing, with further future wildfires possible.

Meteorological Discussion

Climate-driven intensification of European heatwaves

Europe has experienced extreme heat and dry conditions during the summer. An unusually wet winter promoted vegetation growth, increasing the availability of fine combustible material such as grass and pine needles. Between April and June, large parts of Europe received below average rainfall (Figure 1), drying out vegetation and creating highly combustible conditions for wildfires.

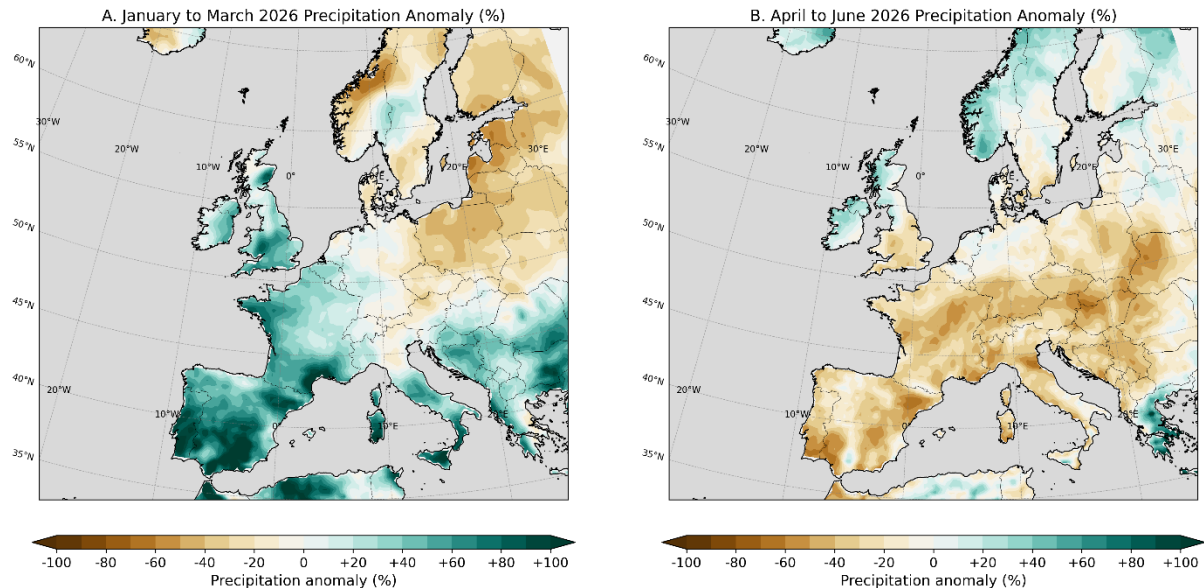


Figure 1: Percentage anomaly of mean monthly precipitation relative to the 1940–2025 average for (A) January–February–March 2026 (B) April–May–June 2026. Source: Copernicus Climate Change Service, 2023

Several heatwaves have impacted Europe during May–July, in part due to high pressure systems and so called “heat domes” lasting for several days. Heat domes occur as the air descends downwards and is compressed towards the ground. Air is confined to a smaller volume, so it is forced to heat up. The layer of high pressure blocks the hot air from rising and prevents clouds from forming, allowing more radiation from the sun to hit the ground. Heated air that is trapped below the high-pressure system becomes increasingly warmer as it is unable to escape beyond the dome. As a result, temperatures above 40°C have been recorded in several European countries, including Germany, Czech Republic, France and Spain during June and July. These extreme temperatures can be partly attributed to climate change. Compared with the past, heatwaves of this magnitude are now significantly more likely and more intense.

According to the World Weather Attribution¹, temperatures similar to those observed this June would have been virtually impossible in 1976, when some of Europe’s previous temperature records were set, and highly unlikely at any time of year. In 2003, when the first major heatwave of this century occurred, daytime temperatures like this would still have been very rare, about 10 times less likely than today, while nighttime temperatures like those seen this June would have been more than 100 times less likely. A similar heatwave in June would have been about 3.5°C cooler during the day in 1976 and about 2°C cooler in 2003.

¹ [Fossil fuel emissions have rapidly worsened European heatwaves in just a few decades – World Weather Attribution](#)

Wildfire risk surge across Europe

The Fire Weather Index (FWI) is a meteorological index used to estimate fire risk based on weather conditions. The index accounts for temperature, wind and fuel, with a higher FWI indicating that weather conditions are more conducive to wildfire. At the end of July, the FWI reached high to extreme levels in southern France and Spain, coinciding with areas of peak wildfire risk and recent wildfire activity.

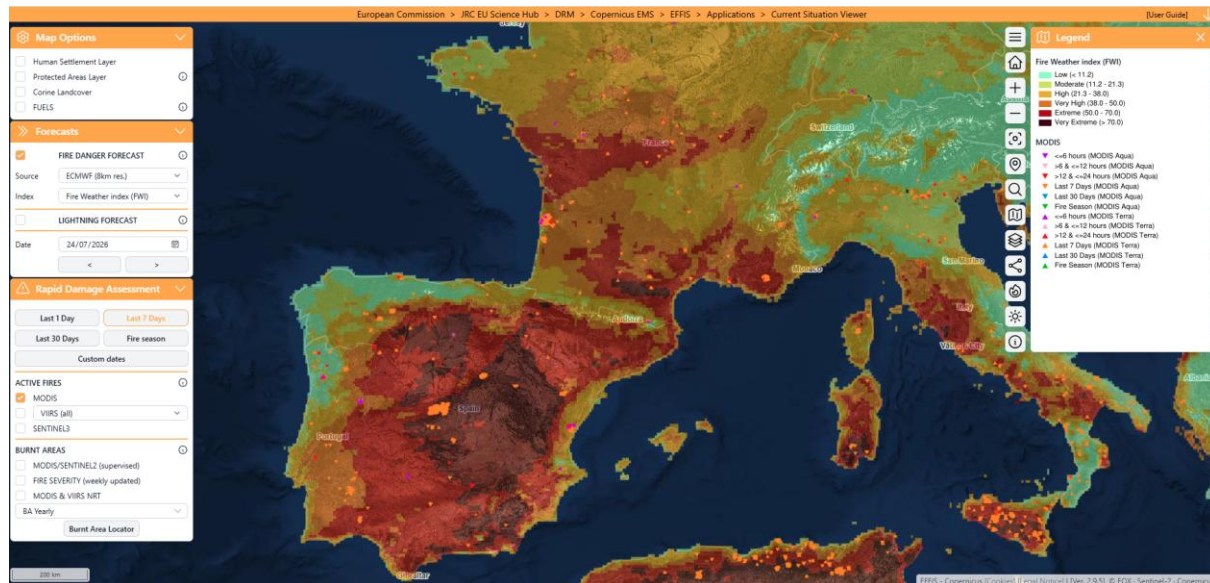


Figure 2: Fire Weather Index (FWI) from ECMWF on 24 July 2026 as shown by the European Forest Fire Information System (EFFIS), overlaid with active fires as recorded by MODIS during the last 7 days (as of 28 July 2026). Source: EFFIS (2026).

Although 92% of the wildfires are ignited due to human behavior, wildfires can also start for natural reasons such lightning strikes. Until now it has not yet been fully determined how the current wildfires in Europe started, but it is likely that human factors, whether intentional or accidental, contributed to the ignition.

As stated before, due to continued heat, drought and wind conditions, the season until now was characterized by fires that were difficult to fight and control. France's largest wildfire for example, initially spread westwards towards the coast before winds changed spreading the fire eastwards back towards Bordeaux.

Large fires can also generate their own winds and thunderstorms, creating unpredictable behaviour and challenging conditions for firefighters. Over the large fire in the Bordeaux area, a so-called pyrocumulonimbus formed (Figure 3). Pyrocumulonimbus clouds are fire-generated thunderstorms created when extreme wildfire heat causes air and moisture to rise rapidly into the atmosphere. These towering clouds can generate unpredictable wind patterns such as powerful downdrafts and gusty outflow winds together with lightning strikes. This can spark additional fires and accelerate further fire spread, significantly complicating suppression efforts. This feedback loop intensifies the wildfire behaviour on a localized basis. These pyrocumulonimbus events are rare across Europe. The one recently reported in Gironde may be the first clearly documented and observed event in France.



Figure 3: Satellite image AQUA/MODIS of the pyrocumulonimbus cloud in the Bordeaux region on July 24, 2026. Source: NASA Worldview.

At the time of writing, the wildfires are still evolving, and the extent of the burnt areas already shows how severe the situation is. Burnt areas in France and Spain are above average for this time of year, with record-breaking burnt areas in France and burnt areas close to the maximum observed in Spain, relative to 2006–2025, as shown in the figures below (Figure 4 and 5).

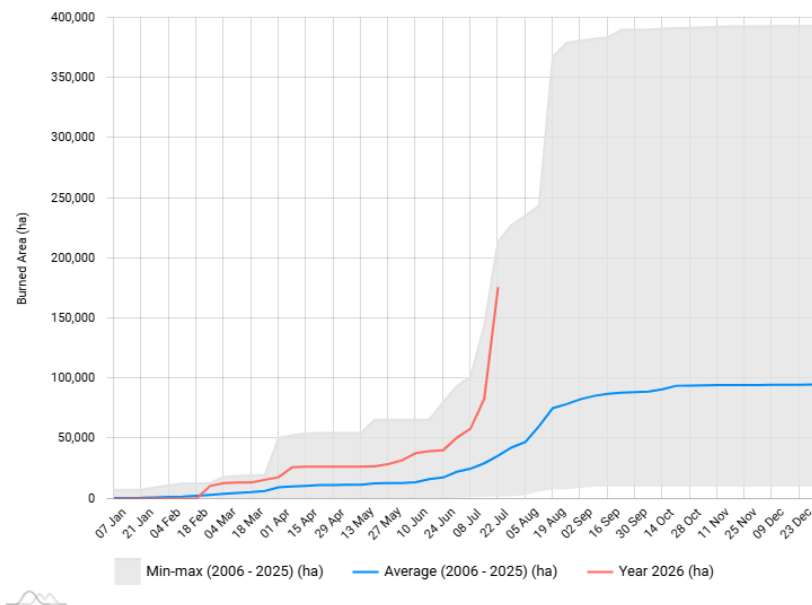


Figure 4: EFFIS Weekly Cumulative Burnt Areas for Spain. Source: EFFIS (2026).

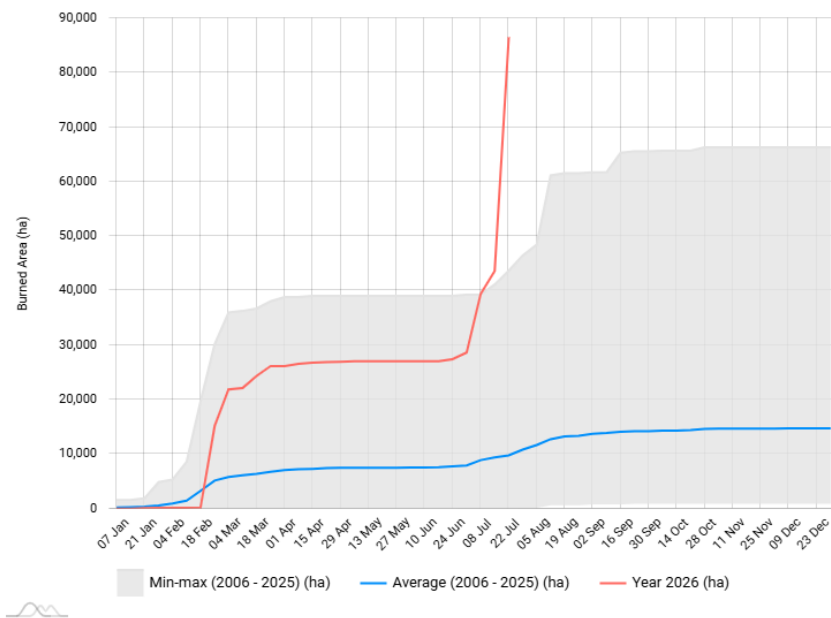


Figure 5: EFFIS Weekly Cumulative Burnt Areas for France. Source: EFFIS (2026).

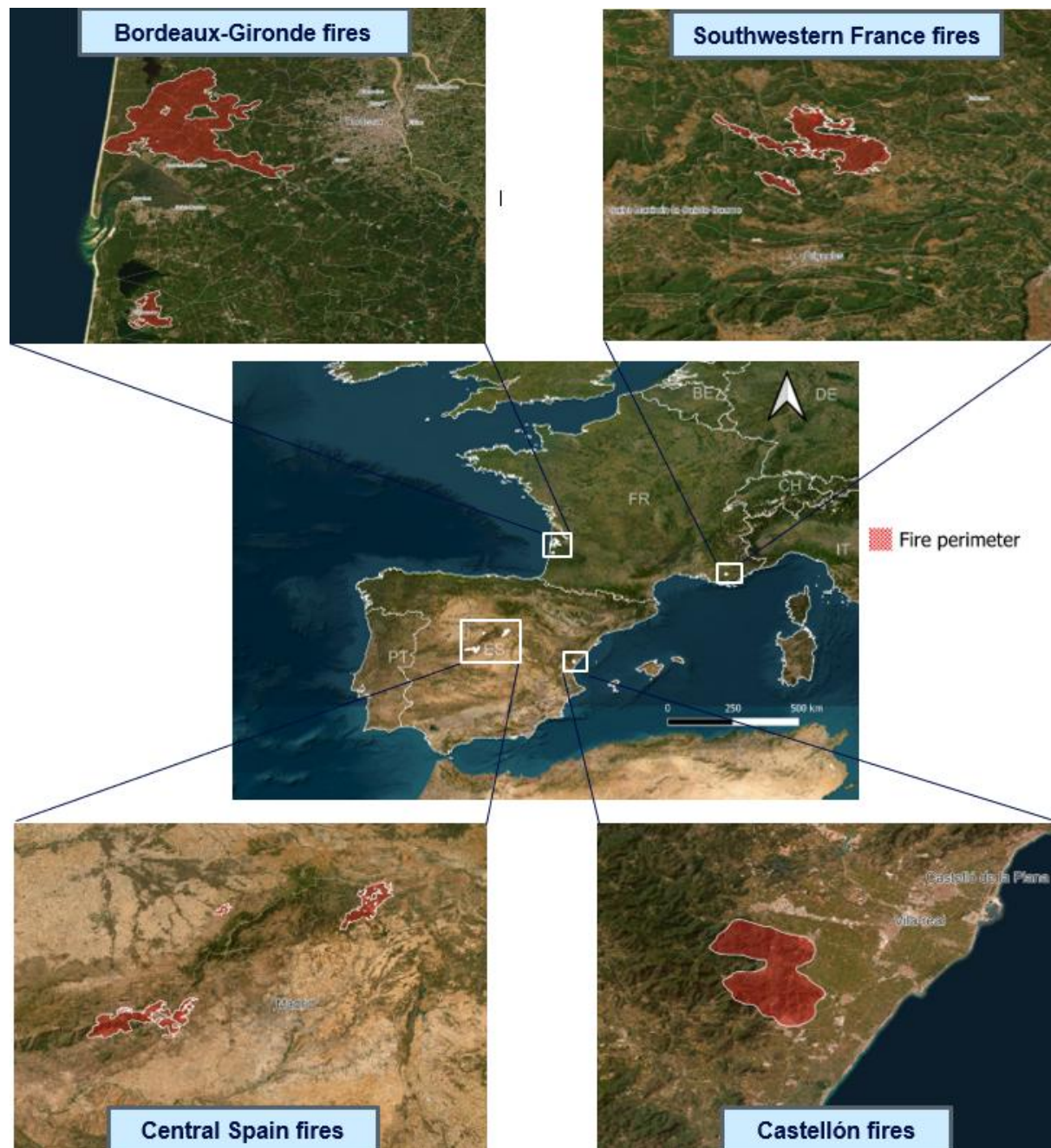


Figure 6: Fire perimeter extents from McKenzie Intelligence Services (MIS), utilizing data from the US National Aeronautics and Space Administration (NASA) NRT VIIRS 375 m Active Fire product VJ214IMGGTDL_NRT, distributed from NASA FIRMS (earthdata.nasa.gov/firms) and from the National Interagency Fire Center (nifc.gov). The VIIRS fire layer shows active fire detections and thermal anomalies for the period July 17–28, 2026, at a resolution of 375 m.

Damage / Impacted Areas

Spain

In total more than 900 square kilometers (90,000 Ha) have burnt during July, which is more than the size of the central city of Madrid. The largest fire hotspots are concentrated in the provinces of Madrid, Ávila, Guadalajara, Zaragoza, and Castellón. Below is an overview of the situation, with attention to both current and no longer active clusters, along with a description of the impact and consequences.

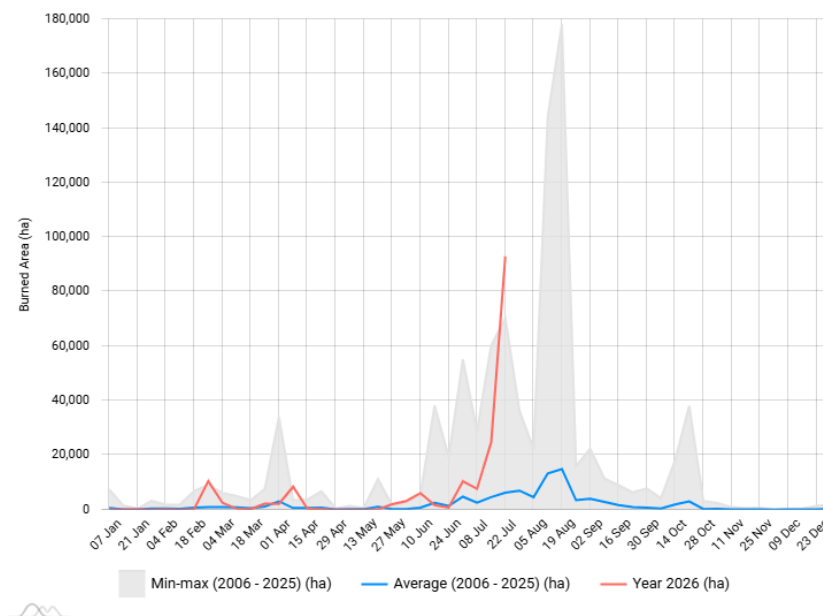


Figure 7: Weekly Burnt Areas for Spain. Source: EFFIS (2026).

Navaluenga (Ávila)

Date of ignition: July 22, 2026. Status: active.

Burnt area: 50.000 ha approximately.

The wildfire originating near Navaluenga in Ávila escalated into an exceptionally large and destructive event, ultimately burning tens of thousands of hectares and becoming the largest wildfire recorded in Spain's history.

The fire was triggered by unauthorized heavy machinery in a forested area and spread rapidly under extreme temperatures, strong winds, and very low humidity. It caused major direct damage to land and protected natural areas, including the 'Valle de Iruelas Natural Reserve'.

The event also generated significant indirect losses through large-scale evacuations, confinement measures, and prolonged disruption to local communities. To date, the wildfire led to the evacuation of more than 1.500 residents initially with additional evacuations in

surrounding municipalities bringing the total number of affected residents in the province to more than 30.000. The severity of the situation required the deployment of national emergency resources, including the Military Emergency Unit (UME).

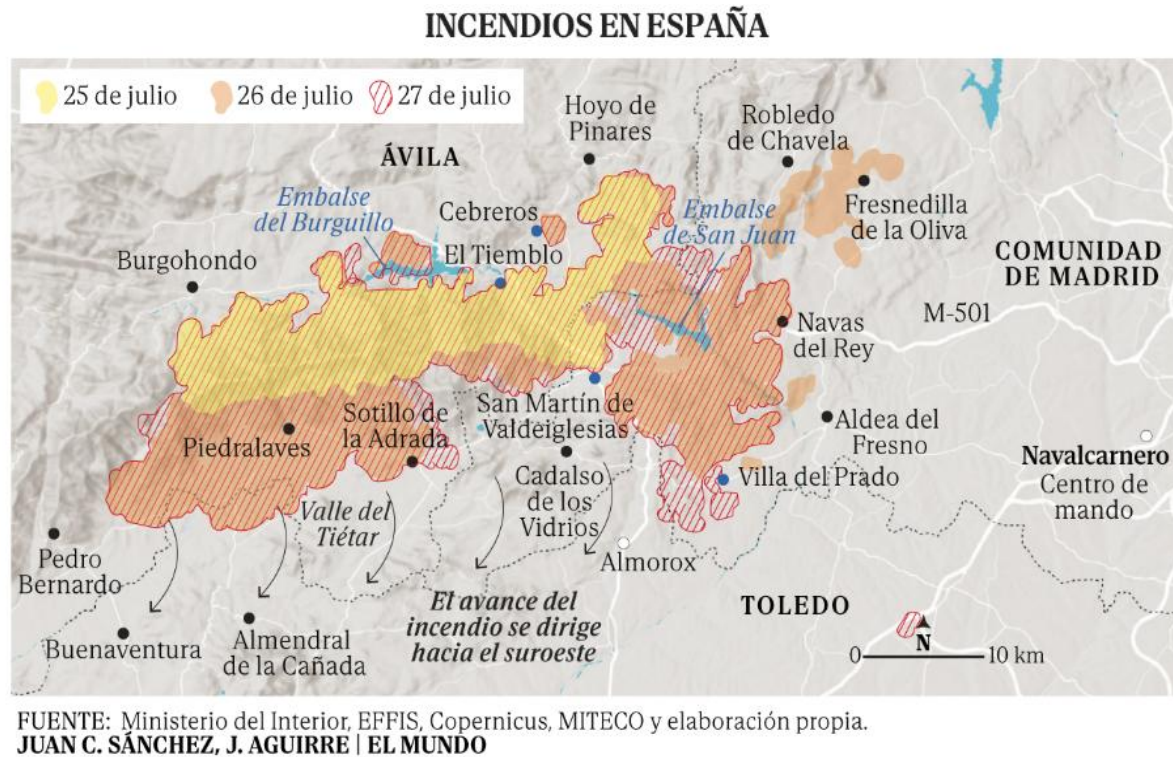


Figure 8: Ávila wildfire spread. Source: El Mundo (2026).

San Martín de Valdeiglesias / Villa del Prado (Madrid)

Date of ignition: July 23, 2026. Status: active.

Burnt area: 25.000 ha approximately.

In parallel with the major wildfire in Ávila, a significant fire front has been active since 23 July in the San Martín de Valdeiglesias area (Figure 8). The fire reportedly originated from a road traffic accident involving a burning vehicle and then spread rapidly under the influence of strong and highly variable northeasterly winds. Over time, the San Martín de Valdeiglesias fire merged with the Ávila wildfire, forming a broader and highly destructive fire complex west of Madrid.

The regional impact has been substantial. Hundreds of care home residents from municipalities such as Navas del Rey, Pelayos de la Presa, and Aldea del Fresno were evacuated. Dense smoke prompted confinement measures in affected areas, while the fire also caused significant damage to infrastructure, further hindering suppression efforts and increasing operational complexity.

In summary, this event together with the one in Ávila became one of exceptional scale and severity. Within only three days, approximately half of the area burned in Spain during the

entire year had already been consumed, while around 90.000 residents had been evacuated across a fire perimeter of roughly 280 kilometers.

La Mierla (Guadalajara)

Date of ignition. July 16, 2026. Status: inactive.

Burnt area: 33.000 ha approximately.

In the wildfire in the province of Guadalajara, Castilla-La Mancha, approximately 33.000 hectares were burned, around 95% of which were located within the Sierra Norte Natural Park. The fire is reported to be the second-largest wildfire of the century in Spain.

It originated in La Mierla, with agricultural activity involving a metal detector identified as a possible cause. Given the sparsely populated nature of the area and the presence of dry vegetation, the fire spread rapidly and required a substantial response, including approximately 600 firefighters and multiple firefighting aircraft.

The event led to the evacuation of residents from 34 hamlets, affecting roughly 1.200 people, while inhabitants of 14 additional villages were instructed to remain indoors. The incident therefore generated significant direct losses to natural assets and caused material disruption and indirect losses for local communities. The College of Registrars estimated impacts on about 1.004 registered properties and 480 buildings.

Comarca de las Cinco Villas (Zaragoza)

Date of ignition. July 15, 2026. Status: inactive.

Burnt area: 14.500 ha approximately.

On 15 July, a wildfire broke out near Orés, in the province of Zaragoza in northeastern Spain. The fire was presumably caused by a spark from agricultural machinery. Due to the combination of a sparsely populated and rugged landscape, the fire was difficult to contain and spread very rapidly. It was not until four days later that the fire was no longer uncontrolled. In total, about 1,000 people were evacuated from places including Uncastillo, Luesia, Asín, and Malpica de Arba.

Nules (Castellón)

Date of ignition. July 25, 2026. Status: active.

Burnt area: 10.000 ha approximately.

A major wildfire in La Vall d'Uixó, in the Plana Baixa comarca of Castellón, has resulted in evacuations and lockdown measures across several nearby municipalities, including Vilavella and Artana. The fire started near a local school on 25 July 2026, and subsequent ignition points in the surrounding area led local authorities to suspect arson.

Strong winds contributed to the rapid spread of the fire. To date, an estimated 16,000 people across 15 municipalities have been affected, with more than 10,000 hectares reportedly

burned. The fire remains active and is spreading northwest. Emergency services continue to operate on site to protect populated areas and limit further spread.

France

In total, approximately 1,160 square kilometres have burned in France during July, nearly three times the level observed on July 22, 2026, when the burnt area was estimated at around 420 square kilometres (42,000 Ha) (Figure 9). The main fire hotspots are concentrated most notably in Var, Gironde, Landes, Seine-et-Marne, Drôme, Pyrénées-Orientales, Aude-Hérault, Bouches-du-Rhône, Haute-Corse, Maine-et-Loire and Hautes-Alpes. This sharp increase within the space of a single week illustrates the very rapid intensification of wildfire activity in France in late July. Below is an overview of the situation, including both still-active and now-controlled fire clusters, together with a description of their main impacts and consequences.

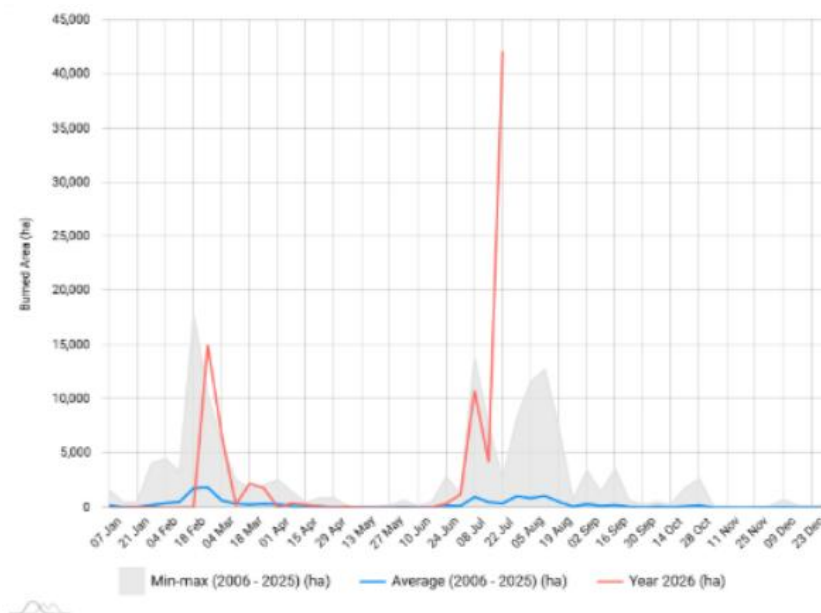


Figure 9: Weekly Burnt Areas for France. Source: EFFIS (2026).

Pyrénées-Orientales (66): Trévillach area

Date of ignition. July 4, 2026. Status: controlled / inactive.

Burnt area: approximately 4.900 ha.

On July 4 and 5, a major wildfire affected the Trévillach area in the Pyrénées-Orientales department. The fire developed in difficult access conditions, complicating suppression efforts despite the mobilisation of around 800 firefighters. Approximately 10,000 people were evacuated. Available information indicates that around 50 buildings were affected. The exact cause of the fire is not clearly established in the material reviewed, but the event resulted in significant damage to natural areas and major disruption for local communities.

Seine-et-Marne (77): Fontainebleau Forest / Achères-la-Forêt / Noisy-sur-École / Fontainebleau

Date of ignition: July 12, 2026. Status: controlled / inactive.

Burnt area: more than 2.000 ha approximately.

Between July 12 and July 16, 2026, several wildfires affected the Fontainebleau forest massif in Seine-et-Marne, constituting an exceptional event for the Île-de-France region. The main fire front, located between Achères-la-Forêt and Noisy-sur-École, burned approximately 1,700 hectares, while a second significant fire, which broke out on July 13 in the Fontainebleau area, notably near La Faisanderie, burned around 550 hectares. In total, more than 2,000 hectares were affected, representing roughly 10% of the total surface area of the Fontainebleau forest.

Authorities reported several separate ignition points, leading to the consideration of a human cause, potentially deliberate, for at least part of the event. Public communications referred to multiple distinct fire starts, with around ten points of origin reportedly identified within a limited perimeter. This configuration significantly complicated suppression operations and reinforced suspicions of intentional fire-setting.

The operational response was particularly large for the region, with up to approximately 800 firefighters deployed, supported by substantial ground and aerial resources. Around 900 people were evacuated as a precaution from threatened areas. Although the wildfire was eventually brought under control after several days of intervention, the event resulted in significant damage to natural assets, major disruption to mobility, and an extensive mobilization of emergency, security and gendarmerie services.

Var (83): Pontevès / Cotignac / Montfort-sur-Argens / Barjols / Correns / Châteauvert

Date of ignition: July 21, 2026. Status as of July 29, 2026: should be fixed as at July 28th.

Burnt area: approximately 4.500 ha.

On July 21, 2026, a major wildfire broke out near Pontevès, in the Gros Bessillon area of the Var department in southern France. Against a backdrop of severe drought, high temperatures, very dry vegetation and unfavorable wind conditions, the fire spread rapidly across several neighboring municipalities, including Cotignac, Montfort-sur-Argens, Barjols, Correns and Châteauvert. After an initial phase of very rapid expansion, the fire experienced several flare-ups and persistent hotspots, which continued to complicate suppression efforts through the end of July.



Figure 10: Pontevès wildfire map. Source: Copernicus.

As of July 29, the wildfire was reported to be stabilized but still ongoing, with firefighters continuing operations on several residual fire fronts while the risk level remained high. Around 1,000 to 1,200 firefighters were deployed, supported by aerial resources including Canadair water-bombers and several water-bombing helicopters, with some assistance provided by other European countries. The event triggered local evacuations in several municipalities like Barjols, Correns, Châteauvert and Brue-Auriac and affected around 2,000 people. Road closures were implemented in the area, while all forest massifs in the Var department were closed to the public.

The material and operational impacts are significant. More than 2,300 households experienced power outages at the height of the event, with localised network disruption still reported afterwards. Available information indicates about sixty of properties were affected, including several dozen homes reportedly destroyed in the most recent assessments. Four firefighters and two residents suffered minor smoke inhalation injuries, and one fire appliance was damaged.

Given the multiple fire starts recorded in the Var during this period, a human cause, potentially deliberate, was publicly considered, with a 23-year-old man identified as a suspect in several fires in the department. The event therefore caused direct damage to forest land and exposed property, while also generating substantial indirect disruption for local communities and infrastructure networks.

Southwestern France (Biscarrosse and Saumos)

Date of ignition: July 22, 2026. Status as of July 29, 2026: active, stabilised but not fully contained.

Burnt area: approximately 45.000 ha.

Southwestern France is experiencing one of its most serious wildfire emergencies in recent years, with major fires burning in the areas around Biscarrosse (Landes department) and Saumos (Gironde department).

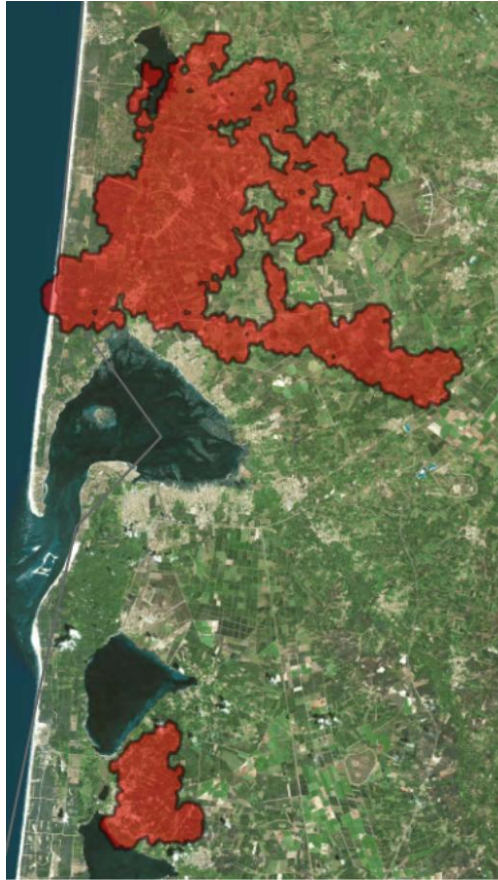


Figure 11: Gironde and Landes wildfires map. Source: Copernicus.

Gironde

The wildfire in Gironde began in July 2026, with the exact cause still under investigation. Early reports suggest that the blaze may have started during brush-clearing work carried out beneath a power line in the northern part of the Arcachon Bay area. The fire then spread rapidly across the department, affecting several towns and villages.

The fire advanced through several towns and villages, including Saint-Médard-en-Jalles, Le Haillon, Saint-Jean-d'Ilac, Martignas-sur-Jalles, Saint-Aubin-de-Médoc, Mérignac, Eysines, Audenge, Lanton, Sainte-Hélène and Salaunes, as well as areas around Cap Ferret and the Arcachon Bay. As it spread, it burned around 42,000 hectares of forest and heathland.

In response to the scale of the disaster, the authorities mobilised 2,750 firefighters and 1,500 soldiers to fight the flames and secure the affected areas. The wildfire also forced the evacuation of 253,000 people to protect residents.

The material damage has been severe: around 240 homes have been destroyed, with several campsites and utility infrastructure damaged. The human toll has also been significant, with 84 firefighters injured and the death of a volunteer firefighter from the Bouches-du-Rhône, Corporal Laurent Masson, who died in the line of duty after his vehicle left the road.

The fire has also disrupted transport, causing network incidents, targeted outages, and the diversion of rail traffic to bypass the affected areas, especially south of Bordeaux. Given its scale, intensity, and human and material impact, this wildfire is one of the most significant Gironde has faced in recent years.

Biscarrosse

The Biscarrosse wildfire in the Landes department broke out on 23 July 2026 and required emergency response efforts through 28 July 2026. According to the first available reports, the fire is believed to have started on the D652 road in Biscarrosse, and its origin appears to have been accidental, possibly linked to a delivery van fire caused by an engine failure between Biscarrosse and Sanguinet. The exact circumstances were still under investigation.

The fire then spread quickly across several nearby towns, including Biscarrosse, Parentis-en-Born and Sanguinet. Driven by highly unfavorable conditions, it advanced rapidly and destructively, burning around 3,600 hectares as it moved through the area and creating a major emergency across southwest France.

In response to the scale of the disaster, around 500 firefighters were deployed to fight the blaze and protect threatened areas. The wildfire also forced the evacuation of approximately 37,000 people, to secure residents, campsites, and exposed sites.

The material damage has been severe: around 198 buildings were destroyed, and 5 firefighters were injured during the response operations. This fast-moving and highly destructive wildfire was one of the major fires to affect southwest France in July 2026.

Broader Explanatory Framework

Wildfires are becoming an increasingly structural problem in Southern Europe, and particularly in Spain. In 2025, 354,747 hectares burned there, and this year also appears likely to set a record. Other Southern European countries, such as Portugal, Italy, Greece, France, and Croatia, are likewise facing increasingly frequent and difficult-to-control fires. This development is closely linked to the vulnerability of the Mediterranean region to climate change and to the fact that Europe is warming faster than any other continent.

According to Copernicus, temperatures in Europe have now risen by 0.87 degrees Celsius compared with the 1991–2020 average, twice the global average of 0.44 degrees. This warming is accompanied by longer periods of drought, more frequent heatwaves, and a greater likelihood that a small ignition will develop into a large-scale fire. Although wildfires generally have a human origin, climate change clearly increases their frequency, intensity, and rate of spread.

In addition to climatic factors, other dynamics also play a role. Over the past century, Southern European landscapes have changed significantly and have become less resilient due to rural depopulation and the decline of traditional agriculture and extensive livestock farming. Where small-scale farming, open spaces, and grazing once created natural breaks in the landscape, large, homogeneous forests with substantial amounts of flammable biomass now often predominate. Combined with less active forest management, this results in a landscape in which fire can spread more rapidly.

This is particularly evident in the fire-prone areas around Bordeaux. The area that is now affected by wildfires consisted until the 18th century of an extensive marshland landscape. Over the following two centuries, it was drained and converted into a pine forest for large-scale timber production. Europe's largest artificial forest massif is therefore vulnerable not only because of its homogeneous, monocultural structure, but also because of the combination of resin-rich pine trees, a flammable peat soil in which fire can smolder for weeks, and an understory of ferns, heather, and broom.

Wildfires should therefore not be understood solely as natural disasters, but also as the result of interactions between climate change, land use, and socioeconomic transformations. An effective response requires not only investment in firefighting capacity, but also in prevention, sustainable forest management, and spatial planning that takes account of the vulnerability of the landscape. This may include creating more mosaic landscapes, establishing and maintaining fire corridors around roads and homes, strengthening activities that reduce undergrowth, and promoting sustainable rural development.

Finally, firefighting capacity itself also appears to be under strain. In some Spanish regions, firefighting operations rely in part on private contractors and temporary workers, which can weaken the continuity and operational capacity of the system. In France, aerial firefighting capacity is limited and consists of relatively old aircraft that are not always fully operational due to technical problems. Both situations illustrate that the fight against large-scale wildfires is constrained not only by the scale of the risk and the lack of prevention, but also by limitations in resources and organization.

Insurance and reinsurance implications

Since the various wildfires continue to develop, estimates of damage and insured losses are ongoing. However, there are some emerging patterns and observations for Spain:

- Most of the burnt areas have been in rural regions where are low insurance penetration rates. However, should the fires penetrate further into urban areas, for example in Madrid, property damage could become significant.
- Impacts to crops and vineyards could be material and further impacts from smoke, evacuation and business interruption could be key loss drivers.
- The Consorcio de Compensación de Seguros (CCS) does not provide coverage for property damage caused by wildfires. Those losses are instead covered by private insurers. By contrast, Agroseguro, the agricultural co-insurance pool, has issued assurances to farmers and livestock owners that wildfire-related losses are fully covered under its policies. It emphasized that coverage applies irrespective of the fire's origin and advised affected producers that there is no immediate need to file claims until local authorities have declared the affected areas safe to access.
- The Spanish Government will likely approve help for some policy coverages, such as rebuild or additional rent.

Turning to the French market, several initial conclusions are beginning to emerge.

- Most of the burnt areas have been in rural regions. However, should the fires penetrate further into urban areas, for example in Bordeaux, property damage could become significant. Impacts to crops and vineyards could be material and further impacts from smoke, evacuation and business interruption could be key loss drivers.
- The guarantees that may be invoked must be distinguished according to the insured's status, whether private individual or professional:
 - The destruction or deterioration of homes following wildfires is covered by the fire insurance guarantee of home insurance contracts (and not under the CAT NAT guarantee).
 - Similarly, the destruction or damage to business premises is covered by the fire cover (basic cover) provided for in business property damage insurance policies. In addition to this compensation, the basic cover also compensates insured professionals for their business interruption losses*, provided that the option has been taken out and that the fire has damaged their property.

**Compensation for CBI losses includes the loss of gross margin for the period and, sometimes, additional expenses*

- In addition to this basic coverage and the “business interruption” option duly taken out by professionals, they have the possibility of supplementing their insurance coverage with warranty extensions that generally cover them against “supplier failure,” “client failure,” and even “inability to access the operating site.” For this last extension: compensation for BI may be contingent on the existence of material damage, or on an administrative closure affecting only the insured party.
- Regarding the forest fires in Gironde, the authorities have identified the person responsible for starting the fires. The third-party liability insurance of that person (or their employer) may be subject to a subrogation claim by property insurers.
- When it comes to the reinsurance side, the treaties covering the “property damage” or “forces of nature” line of business include, in principle, coverage of losses involving the “fire” coverage.
- The business interruption coverage extensions may also be limited within property damage or natural catastrophe treaties (in line with the Cedants’ underwriting policy).
- As a general rule, reinsurers will follow the fortunes of the ceding companies in respect of claims covered by the guarantees or any extension of coverage, subject to strict compliance with the conditions set out in the original policies (and subject to any exclusions in the treaty). However, in some cases, decisions taken by insurers outside the contractual terms of the policies may lead to a follow-the-fortunes arrangement with the reinsurer if the treaty expressly provides for it (in particular in the event of exceptional decisions required by the competent authorities and imposed on the relevant ceding companies).

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