



ALLIANZ COMMERCIAL

Preventing building fires

Risk bulletin

Introduction

Few things can be more destructive to a business than a fire. Not only do fires cause costly property damage, they can also interrupt your operations indefinitely and threaten the lives and safety of your employees and customers. Data shows that virtually every industry faces serious fire risk. However, you can reduce your business' exposure to the leading causes of fire damage by addressing the following measures.



Fire sprinklers

An automatic sprinkler system protecting the entire building can substantially reduce fire damage. Valve tamper monitoring is also important to help reduce the possibility of someone accidentally shutting off the sprinkler system or intentionally doing so in an arson attempt. Losses can be further reduced if the sprinkler system is monitored by a central station for water flow and valve tamper, as it can lead to faster response from fire services.

Fire alarms

A fire alarm system – though not nearly as effective as a sprinkler system – installed throughout the building and monitored by a central station can help reduce potential losses. Alarms can save lives and property by alerting the appropriate authority while the blaze is in its early stages. The premises should be protected by a system that is designed, installed, and maintained in accordance with the requirements of the national fire alarm code of your country.

Fire suppression systems

Place a portable fire extinguisher of the appropriate size and type where it can be used to control small, initial-stage fires.

Security

The presence of a burglar alarm can be a strong deterrent to arsonists. Burglar alarm protection is most reliable when the alarm signal is transmitted from the premises to a central station.

A high-visibility security system that includes adequate night lighting, fences, guard patrols, key-card access to the property, and a closed-circuit television system may also deter fire-setters.

Consider cutting back trees and vegetation to provide a clear space of at least 50 to 100 feet around the property perimeter. This can help deter burglaries by limiting hiding places from which to stage break-ins. Such clearance also makes it easier for security or police to see the premises' exterior areas and any trespassers or evidence of a break-in.

Housekeeping

Poor exterior housekeeping of combustible materials adjacent to the building can lead to intentionally set fires. Place dumpsters, pallets and other combustibles as far away from the outside of the building as possible because arsonists sometimes start fires in them.

Electrical fires

Electrical systems are taken for granted and expected to perform for many years without the need for additional attention. However, over the years, more load is often put on older wiring that exceeds its rating. Without maintenance, this may lead to hot spots that overheat and flare up. Sometimes fire is the result of physical damage to the wiring

or connections that have loosened. To help protect your establishment from electrical fires, arrange a comprehensive inspection of the wiring and fixtures by a licensed electrician with an eye toward overloaded circuits and extension cords. Some areas may contain aluminum wiring that needs special attention for proper sizing and termination.

A valuable aid in examining the electrical system is an infrared thermographic survey. This non-intrusive inspection using a specialized, hand-held camera will help determine if there are any areas of abnormal temperature increase, typically involving connections that need to be tightened.

Often overlooked are provisions for lightning surges. For this reason, any combustible storage should be moved at least three feet away from panel boxes.

If your facility has liquid-filled (“wet”) transformers, they should be under a preventative maintenance program to at least annually check the condition of the electrolytic oil.

All of the top fire causes are preventable with a little planning. A good way to begin your fire safety efforts is to review the below checklist.

General fire assessment checklist

You can reduce the fire risk to your property with a regular self-inspection program. For any “no” answers, contact your independent insurance representative for advice, or to arrange guidance or training to address deficiencies.

Prevention and notification

- Have you consulted your local fire department to identify fire hazards and check for compliance with fire codes and regulations?
- Have any renovations or alterations been made since the last inspection?
- Does the fire department have keys/codes necessary to access the property?
- Have you distributed fire safety information to employees on how to prevent fires in the workplace, how to evacuate the facility, and how to report a fire?
- Is smoking allowed on the premises? If yes, is it restricted to certain areas?
- Are employees and customers made aware of designated smoking areas through a written policy and signs?
- Are fire-resistant receptacles provided for the disposal of smoking materials?
- Are soiled linen and trash containers made from non-combustible materials and equipped with a self-closing lid?
- Do you have procedures to prevent accumulation of combustible materials near the building?
- Are your stove hood exhaust ducts regularly cleaned of greasy residue that can serve as fuel for a fire?

Alarm and fire suppression systems

- Are smoke detection and fire alarm systems provided for each enclosed room or area?
- Is the building protected by a fire alarm system that provides manual and automatic activation devices?
- Do your employees know how to manually activate the alarm system?
- Is the building protected by an automatic sprinkler system?
- Is there a maintenance schedule and/or contractor to keep your alarm and sprinkler systems operational?
- Is there a sufficient number of approved fire extinguishers positioned in appropriate places?
- Are employees trained in the proper use of fire extinguishers?

Fire exits and evacuation

- Are maps of evacuation routes posted in prominent places? Are evacuation routes, including stairways and doors, accessible and kept clear of obstacles?
- Are all exterior areas of the property illuminated?
- Do you have a pre-designated evacuation assembly point that has been communicated to employees and the fire department?
- Are the locations of fire exits clearly indicated by signs?
- Are the signs powered by an emergency lighting system?
- Are evacuation drills conducted regularly?