Little Things Mean a Lot in Fire Prevention

A study of recent large fire losses by Federated Insurance identified four major fire exposures as causes—spontaneous combustion, improper use of electrical equipment, careless smoking, and improper handling of flammable liquids. In every one of the fire loss cases, human error and indifference toward basic fire prevention ultimately led to a business closure due to fire. In fact, 85 percent of commercial building fires are caused by human error or intent.¹ This highlights the importance of each employee taking responsibility for fire safety.

Further complicating the resolution of several of these losses was the environmental release caused by pollutants running off the site simply from fighting the fire. The containment and cleanup of these pollutants can be very challenging and costly to deal with.

The best way to fight fires is to prevent them from happening. Let’s address several things you can do at your operations to lessen the chances of a fire. Here are some basics:

- Place fire extinguishers throughout the company—and make sure everyone knows how to use them.
- Consult a fire authority or fire protection dealer concerning specific needs.
- Install smoke detectors throughout the operation.

Consider what could cause a fire to start and eliminate it

Good housekeeping is one of the most important parts of fire prevention. The more your business is clean, neat and organized, the less fire hazard you have. This applies especially to closets, janitorial rooms, and other equipment areas.

Inspect your workplace for fire hazards. Check the electrical system, all appliances, equipment, fuel storage, the heating system, stoves, and portable heaters. Make needed repairs without delay. Remove fire hazards such as trash, clutter, stacks of newspapers, and other unneeded combustible materials.

Here are some other common-sense tips:

- Don’t block exits with waste or other items
- Empty the trash daily
- Keep your equipment clean to prevent residue buildup and fire potential

Store flammable liquids properly

Follow directions on containers or labels of flammable products. Store them in their original containers. Only store fuel in approved, labeled safety containers. Don’t leave paint cans, thinners, or solvents around your work area. Use them, and then return them to a safe storage area. Flammables and combustibles should be kept in safety containers and properly stored when not in use.

Control oily shop rags

Be sure to put soiled rags into safety waste cans. Safety containers should be UL-approved or approved by another nationally known safety organization. You can create spontaneous combustion by leaving greasy rags sitting in a corner or stored in a container other than a metal can with a metal lid.

Enforce smoking policy

A company policy on smoking should be developed and discussed with all new employees as part of their workplace orientation. This should include instructions on when and where this activity is, and is not, permitted. “No Smoking” signs should also be posted as a reminder in hazardous areas including where:

- Flammable or combustible gases and liquids are stored or transferred from one container to another
- Merchandise is displayed (retail stores)
- Parts are unpacked or packaged for shipping, or other areas where paper, cardboard, plastic packing materials, or other easily ignited combustibles are, or may be, stored
- Paint mixing or spray painting is performed

Flammable or combustible liquids are heated to temperatures above their flash point
Organic peroxides are stored or transferred from one container to another
Cylinders of oxygen are stored
Lumber or other combustible building materials are stored

Smoking should also be prohibited in any other type of area that is classified as a Class I, II, or III hazardous location in NFPA 70®, National Electric Code®, or in other NFPA pamphlets.

Following these measures can help prevent your operation from becoming another fire statistic.

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Sidebar

How to Set Up a Basic Fire Escape Plan

Fire remains a major risk to businesses and prevention is the best defense. However, some fires are not preventable so your business should be prepared just in case.

Do you have a fire escape plan? Do employees know where the fire extinguishers are and how to use them? Are smoke alarms installed and functioning properly? Do all employees know what to do in the case of a fire?

- Prepare and post maps for the entire floor area. Label all windows, doors, and stairways for each area.
- Decide on the two best exits from each area.
- Use black arrows to show normal exits through halls or stairways; colored arrows to show alternate routes. Include rooftops if accessible.
- Try your escape routes. Are they realistic and practical for emergency use?
- Test windows. Can employees or customers easily unlock, open, and exit through them? If not, place tools nearby.
- Designate a meeting place outside, preferably the front of the building.
- Appoint leaders to direct exiting and account for employees and customers.
- Hold fire drills every six months and evaluate results to improve procedures.
- Adapt this plan for any offsite buildings.

This article is intended to provide general information and recommendations regarding risk prevention. It is not intended to include all steps or processes necessary to adequately protect you, your business, or your customers. The recommendations in this article may help reduce the risk of loss but is not a guarantee of the elimination of any risk of loss. The information provided herein is accurate as of November 2011 and is subject to change. The risk management practices described above are for illustration purposes only and should not be considered a substitute for any regulatory standards that may apply nor legal or general safety advice. You should always consult a qualified advisor for advice unique to you and your business. © 2011 Federated Mutual Insurance Company. All rights reserved.