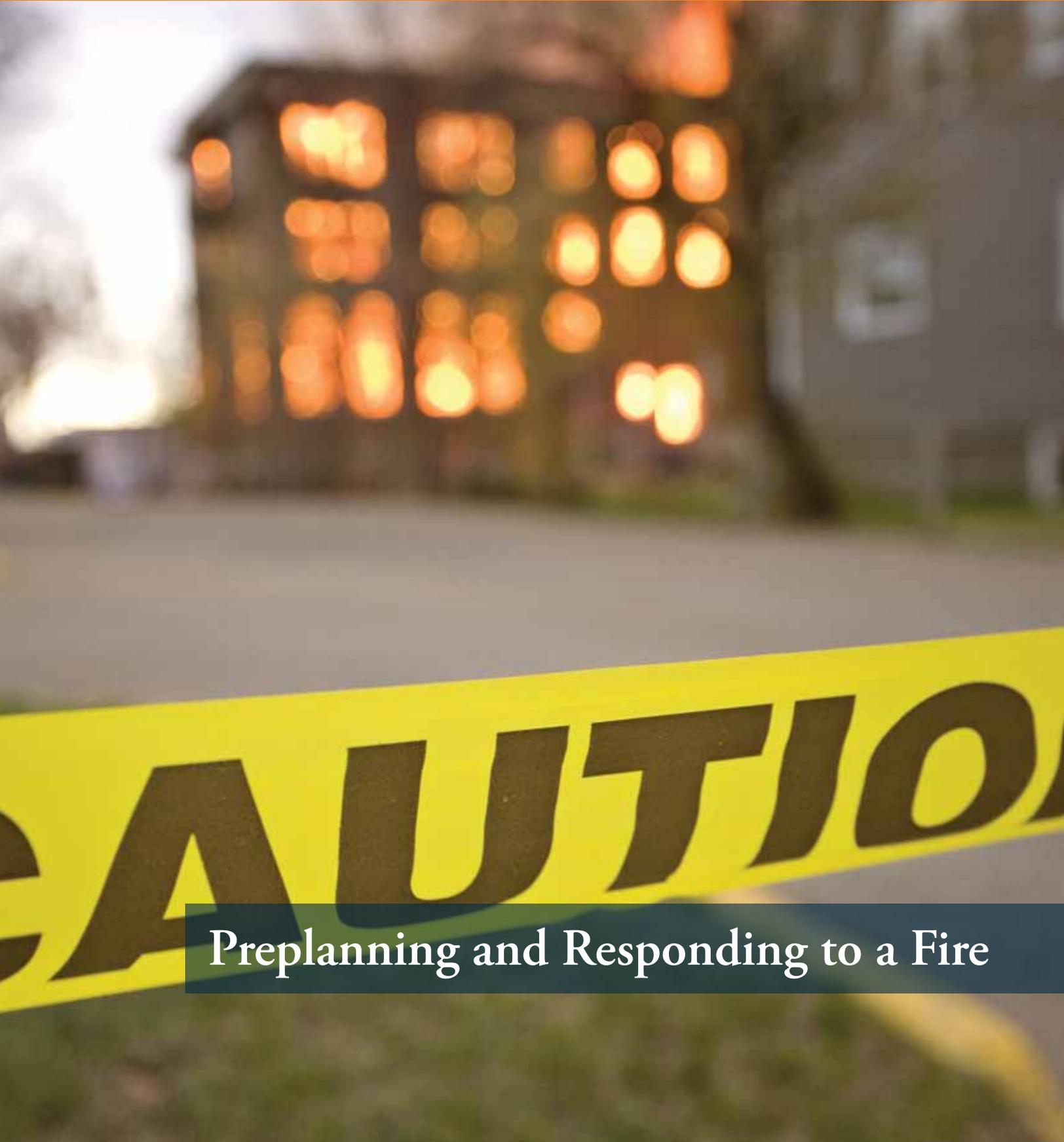




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Preplanning and Responding to a Fire

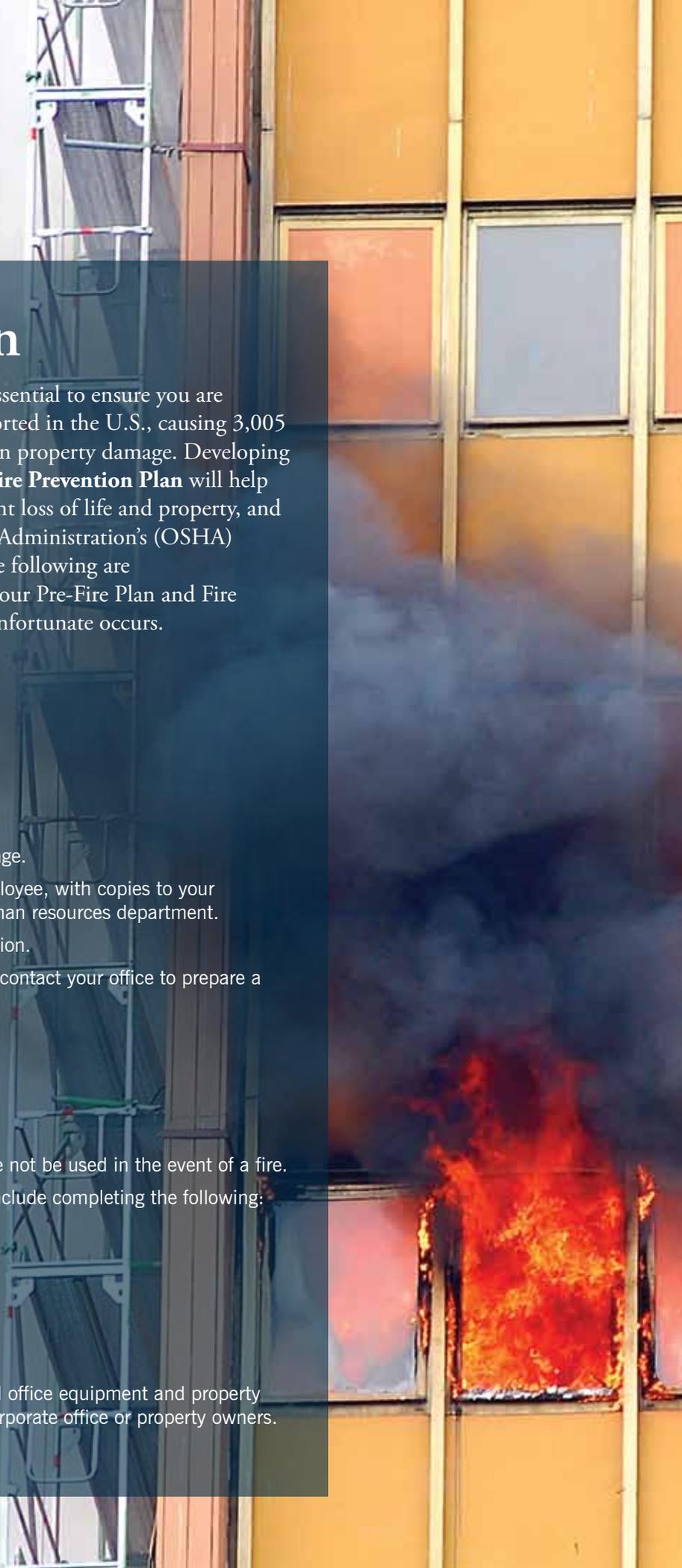
Fire Prevention Plan

Advanced planning for the possibility of a fire is essential to ensure you are prepared. In 2011, there were 1,389,500 fires reported in the U.S., causing 3,005 civilian deaths, 17,500 injuries and \$11.7 billion in property damage. Developing and implementing an official **Pre-Fire Plan** and **Fire Prevention Plan** will help you to eliminate the potential causes of fire, prevent loss of life and property, and comply with the Occupational Safety and Health Administration's (OSHA) standard on fire prevention, 29 CFR 1910.39. The following are recommendations to assist you while developing your Pre-Fire Plan and Fire Prevention Plan, as well as suggested steps if the unfortunate occurs.

Pre-Fire Planning

Know what to do before a fire

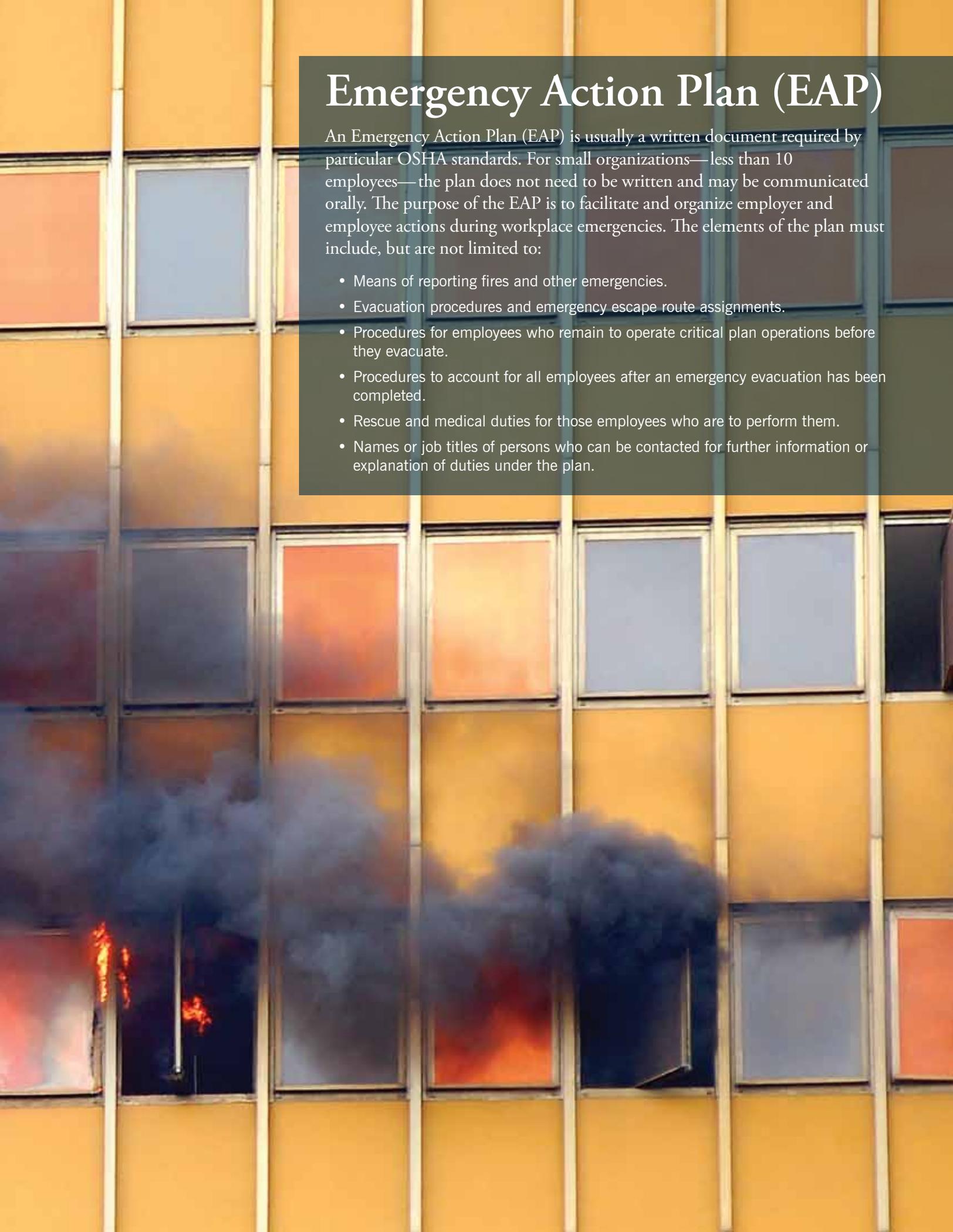
- Understand the risks on your property.
- Review your insurance policy to understand coverage.
- Have emergency contacts completed for each employee, with copies to your supervisor, corporate office, property owner or human resources department.
- Have updated tenants emergency contact information.
- Notify tenants with special needs or disabilities to contact your office to prepare a plan of action to evacuate them as needed.
- Establish a Fire file to contain the following:
 - » Vendor Resource List.
 - » Emergency Resources List.
 - » Emergency Phone List.
- Post signs on the elevator doors indicating they are not be used in the event of a fire.
- Implement a Fire Prevention Plan, which should include completing the following:
 - » Fire Risk Survey.
 - » General Fire Prevention Checklist.
 - » Exits Checklist.
 - » Flammable and Combustible Material Checklist.
- Implement an Emergency Action Plan (EAP).
- By January 1 of each year, send an inventory of all office equipment and property assets, as well as pictures of such items, to the corporate office or property owners.



Emergency Action Plan (EAP)

An Emergency Action Plan (EAP) is usually a written document required by particular OSHA standards. For small organizations—less than 10 employees—the plan does not need to be written and may be communicated orally. The purpose of the EAP is to facilitate and organize employer and employee actions during workplace emergencies. The elements of the plan must include, but are not limited to:

- Means of reporting fires and other emergencies.
- Evacuation procedures and emergency escape route assignments.
- Procedures for employees who remain to operate critical plan operations before they evacuate.
- Procedures to account for all employees after an emergency evacuation has been completed.
- Rescue and medical duties for those employees who are to perform them.
- Names or job titles of persons who can be contacted for further information or explanation of duties under the plan.



Mitigating Risk/Addressing Hazards

Electrical Fire Hazards

Electrical system failures and the misuse of electrical equipment are leading causes of workplace fires. Fires can result from loose ground connections, wiring with frayed insulation, or overloaded fuses, circuits, motors, or outlets. To help prevent electrical fires you should:

- Ensure that worn wires are replaced.
- Use only appropriately rated fuses.
- Never use extension cords as substitutes for wiring improvements.
- Use only approved extension cords, *i.e.*, those with the Underwriters Laboratory (UL) or Factory Mutual (FM) label.
- Check wiring in hazardous locations where the risk of fire is especially high.
- Check electrical equipment to ensure that it is either properly grounded or double insulated.
- Ensure adequate spacing while performing maintenance.

Portable Heaters

All portable heaters should be approved prior to use. Portable electric heaters should be required to have a tip-over protection that automatically shuts off when upset. Minimum clearance requirements should be established so that there is adequate space between any heater and any combustible furnishings or other materials at all times.

Office Fire Hazards

Fire risks are not limited to industrial facilities. Because of the increased use of electrical equipment, fires in offices have more likely. The following steps should be taken to help prevent office fires:

- Avoid overloading circuits with office equipment.
- Turn off nonessential electrical equipment at the end of each workday.
- Keep storage areas clear of rubbish.
- Ensure that extension cords are not placed under carpets.
- Ensure that trash and paper set aside for recycling is not allowed to accumulate.

Smoking

If you have established designated areas for employees who smoke, the following should be followed:

- Clearly identify the smoking areas by signs or other effective means.
- If indoors, provide a separate exhaust ventilation system that does not recirculate air.
- Provide a safe outdoor location or room structurally separated from other work or break areas.
- Equip the area with ashtrays or noncombustible covered receptacles for the disposal of waste.

Flammable and Combustible Materials

Certain types of substances can ignite at relatively low temperatures or pose a risk of catastrophic explosion if ignited. Such substances obviously require special care and handling.

Class A combustibles—These include common combustible materials (wood, cloth, rubber, and plastics) that can act as fuel and are found in nonspecialized areas such as offices. To handle Class A combustibles safely:

- Dispose of waste daily.
- Keep trash in metal-lined receptacles with tight-fitting covers (metal wastebaskets that are emptied every day do not need to be covered).
- Keep work areas clean and free of fuel paths that could allow a fire to spread.
- Keep combustibles away from accidental ignition sources, such as hot plates, soldering irons, or other heat or spark producing devices.
- Store paper stock in metal cabinets.
- Store rags in metal bins with self-closing lids.
- Do not order excessive amounts of combustibles.
- Make frequent inspections to anticipate fires before they start.

Note: Water, multipurpose dry chemical (ABC), and halon 1211 are approved fire extinguishing agents for Class A combustibles.

Class B combustibles—These include flammable and combustible liquids (oils, greases, tars, oil-based paints, and lacquers), flammable gasses, and flammable aerosols. To handle Class B combustibles safely:

- Use only approved pumps, taking suction from the top, to dispense liquids from tanks, drums, barrels, or similar containers (or use approved self-closing valves or faucets).
- Do not dispense Class B flammable liquids into containers unless the nozzle and container are electrically interconnected by contact or by a bonding wire. Either the tank or container must be grounded.
- Store, handle, and use Class B combustibles only in approved locations where vapors are prevented from reaching ignited sources such as heating or electric equipment, open flames, or mechanical or electric sparks.
- Do not use a flammable liquid as a cleaning agent inside a building (the only exception is in a closed machine approved for cleaning with flammable liquids).
- Do not use, handle, or store Class B combustible near exits, stairs, or any other areas normally used as exists.
- Do not weld, cut, grind, or use unsafe electrical appliances or equipment near Class B combustibles.
- Do not generate heat, allow an open flame, or smoke near Class B combustibles.
- Know the location of and how to use the nearest portable fire extinguisher rated for Class B fire.

Note: Water should not be used to extinguish Class B fires caused by flammable liquids, as it can cause the burning liquid to spread, making the fire worse. To extinguish a fire caused by flammable liquids, exclude the air around the burning liquid. The following fire-extinguishing agents are approved for Class B combustibles: carbon dioxide, multipurpose dry chemical (ABC), halon 1301, and halon 1211.

Post Fire Actions

Following an emergency, take actions that support an expedited recovery while avoiding exposures to further loss. Exposure to further loss is greatest when facilities are damaged or compromised. Take time to expedite recovery efforts in a careful manner.

Returning to the site

- Bring identification where authorities have secured a disaster area.
- Bring additional supplies.
- Bring cameras to document conditions.
- Emergency Resources List.
- Emergency Phone List.

Once on-site, survey the premises for hazards

- Live electrical wires.
- Broken glass and sharp metal.
- Leaking fuel gases or flammable liquids.
- Damaged building features or contents that could shift or collapse.
- Flammable atmosphere in vapor space or flammable storage tanks.

Verify the status of protection systems. Check:

- Water supplies.
- Fire pumps.
- Automatic sprinklers.
- Fire alarms.
- Security systems.

Manage impairment to property protection systems

- Expedite repairs.
- Post fire watch in area with impaired fire protection.
- Post security personnel in areas where build or site access is not suitably controlled.
- Once determined safe, only allow tenants on property with signed release on a limited basis, with security and hard hats.

Survey damage. Plan and initiate repairs

- Promptly notify contractors to avoid waiting in line for service.
- Contact vendors such as cleaning company, biohazard company, electrician, plumber, etc. as soon as possible to reduce further damage to the property.
- Establish repair priorities, including the building envelope, utilities and fire protection systems.

Begin salvage as soon as possible to prevent further damage

- Protect the building and contents.
- Separate damaged goods.
- Save all damaged goods.
- Avoid accumulations of combustible materials inside the building.
- Avoid storage in areas with impaired fire protection.

Evaluate mechanical systems

- Clear roof drains, balcony drains and ground level catch basins in preparation for future rain events.
- Have qualified personnel thoroughly check all utility systems and hazardous processes before returning them to service.
- Restore HVAC system to maintain or restore building interior environment.

Claim Tips

Whether the event is minor in nature or a major disaster, they both share the common trait, that business as usual is interrupted and action is needed to restore normal conditions. With more than 40% of businesses that close following a significant loss never open again, it is imperative that your claim be filed immediately. The following guidelines can assist in claims filing.

- In order for an adjuster to begin the investigation immediately, report claims quickly.
- Establish and maintain internal and external communications with appropriate parties, to include:
 - » **Personnel on-site**—for guidance and direction.
 - » **Corporate management**—to provide periodic updates on conditions and progress.
 - » **Insurance Broker**—for claims support and updates.
 - » **Displaced personnel**—to deliver updates via website, text messages or phone messages.
 - » **Insurance Adjuster**—always end meetings and conversations with “next steps” discussion and schedule subsequent meetings.
- As soon as possible, inventory all damage by performing a unit-by-unit inspection.
- Photograph all damage identified and place on a disc for the adjuster.
- Set up a separate financial report with accounting code to capture all associated expenses.
- Complete necessary temporary repairs to prevent further damage.
- Retain receipts for all repairs, as well as any additional expenses incurred as a result of the fire.
- When contacted by the adjuster, respond to documentation requests as soon as possible.
- Provide documents in the requested format.
- Send complete copies of requested documents versus the portions you feel applicable, e.g., copy of complete tax returns.

*We take smarter care of your risk so you
can take better care of your business.*

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Bart Douglas, A.I.C.

Managing Director, Gallagher Claim Advocacy Practice Group

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