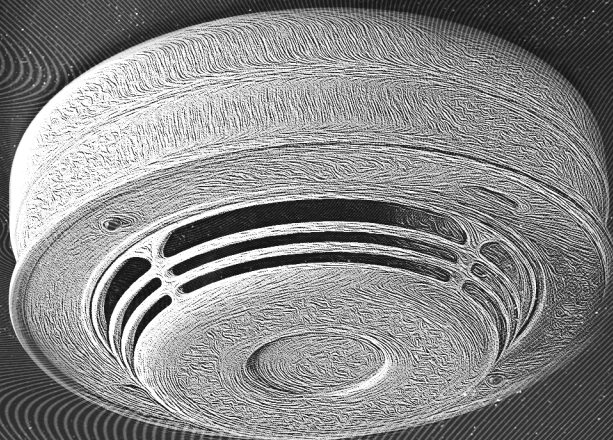


## RISK INSIGHTS

### FIRE PREVENTION IN THE HOME



**Residential properties account for the largest number of fires in Canada. These fires result in millions of dollars in damages and claim hundreds of lives each year. Open flames, cooking appliances, and heating equipment are the primary sources of ignition.**

HERE ARE SOME TIPS TO HELP KEEP YOUR HOME SAFE.

#### **Open flames, including smoking**

Careless smoking is a major cause of fires.

- Make sure cigarette butts are fully extinguished and disposed of properly, ensuring that no combustibles are ignited.
- Access to lighters and matches should be restricted from children and unauthorized persons.
- Use candles sparingly and never leave unattended.
- Avoid smoking indoors.

#### **Electrical**

Electrical systems are complex and dangerous if not installed correctly.

- Always use a licensed electrician.
- Check your electrical system for safety.
- Knob and tube, or aluminum wiring are no longer used today and can be a source of a fire. Consider upgrading your electrical system to current standards.
- If your home was built between 1965 and 1975 it is likely to have aluminum wiring.
- If a circuit breaker trips or a fuse blows, find out why.
- If a surge in current is caused by a short circuit, it needs to be corrected. Contact a licensed electrician if lights in your home start flickering or changing intensity on their own.
- Extension cords are intended for temporary use, do not use for permanent purposes.

#### **Heating equipment**

- There are many ways that heating equipment can cause fires, including carelessness, lack of maintenance, and improper installations. It is essential that a qualified technician install, maintain, and inspect your equipment to ensure that fires are avoided. It is important to keep clearances and not store combustibles around the equipment.

#### **Wood stoves and fireplaces**

- Burn dry wood only and never burn pressure treated wood.
- Inspect and clean chimney flues regularly.
- Ensure fireplace screens are in place to control sparks.
- Never store combustibles near a wood stove.
- Obey all clearance requirements, including storage of wood next to the stove.
- Ensure proper disposal of ashes and keep the firebox clean.

#### **Fuel oil storage tanks**

- Follow all standards and regulations for the installation of these tanks.
- Inspect tanks on a regular basis and replace accordingly.
- Use a qualified bulk fuel dealer for delivery of heating oil.
- Ensure fuel tanks are stored in properly ventilated spaces and away from electrical components.

#### **Portable heaters**

- Use these sparingly and ensure all combustibles are well away from the heater.

### Cooking appliances

- Only use approved cooking appliances that are thermostatically controlled.
- Never leave cooking unattended.
- Clean stove hood filters, vents, and grease traps frequently.
- Never throw water on a grease fire; use baking soda, salt or a class B rated fire extinguisher.

### Flammable liquids

- Use proper storage containers that are clearly and correctly identified.
- Gasoline should never be stored in your home.
- Limit the quantities of flammable liquids to as little as possible, preferably less than one gallon.
- Do not store paints or solvents near any source of heat.

### Holiday decorations

- Never leave Christmas lights on unattended.
- Keep real Christmas trees adequately watered; a dry tree burns very quickly once ignited.
- Burn candles with care and never leave them unattended.

### BBQ safety

- Never use a BBQ indoors or in a garage.
- When operating a BBQ, keep it well away from walls and overhangs.
- Do not leave a BBQ unattended.

### Children

- Never leave young children alone at home.
- Keep all sources of ignition away from children.
- Childproof your electrical outlets to prevent items from being inserted into the outlets.
- Ensure babysitters know the escape routes and have basic fire prevention knowledge.

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## ACTIONS YOU CAN TAKE

### Smoke detectors/alarms

#### Installation

- Install alarms on every level of home (including basement).
- Install alarms inside and outside of all bedrooms and sleeping areas.
- Install multiple alarms on each level of larger homes.
- Mount on a high wall no closer than 6 inches from the ceiling or on the ceiling, preferably in the middle of the room.

#### Avoid installing alarms

- In a recessed ceiling.
- Near vents, air registers, fans, doors, or windows.
- Within 2 ft. from any corner.
- At the top of an "A" frame ceiling.
- Within 2-3 ft. from any light fixtures.
- Within 10 ft. of a stove.

#### Testing/Replacement

- Test alarms once every month.
- Replace batteries semi-annually in battery operated alarms. TIP: A good time for replacement is when clocks are changed from/to Daylight Saving Time.
- All smoke alarms are to be replaced every 10 years.

#### Did you Know?

- Interconnected smoke alarms provide additional safety because all smoke alarms will sound when one is activated.
- Smoke alarms are available in ionization and photoelectric.
- For additional protection, you should install both types of detectors in your home.
- Ionization detectors will alarm quicker to flaming fires.
- Photoelectric detectors will alarm quicker to smoldering fires.

Specialty devices are available for persons who are physically or mentally impaired. These devices are used to help assist with the early evacuation during a fire. Types of devices include:

- Strobe lights – This is a visual aid for persons who are hard of hearing or deaf. Strobe lights will activate throughout the home when a standard heat or smoke alarm is activated. Strobes can also be placed on the exterior of the home to alert neighbours so they can offer assistance during an emergency.
- Bed Shakers – This is typically a pad that is placed under the resident's pillow. The pad will vibrate when activated by a standard smoke or heat alarm.



All smoke alarms are to be replaced every 10 years.

- Low Frequency Audible Devices – This is typically used for elderly persons who are hard of hearing. The low frequency alarm is more effective because individuals with hearing loss have a harder time hearing high frequency signals.
- Voice Alarms – This alarm will send out a low frequency signal as well as a loud voice that describes the danger that is present in the home.

#### Fire extinguishers

Every house should have a properly functioning fire extinguisher. A multi-purpose (ABC rated), listed fire extinguisher should be readily accessible at all times. Ensure that fire extinguishers are filled and in proper working order. To operate a fire extinguisher properly remember the acronym PASS:

**P** - Pull the pin

**A** - Aim the nozzle at the base of the fire

**S** - Squeeze the trigger

**S** - Sweep the extinguisher from side to side.

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## PLAN YOUR EXIT

Ensure all residents of the home know the fire escape route. Create the escape plan and practice it. Your plan should consider escaping from each room in the house. Leave a burning building immediately and call the fire department from a safer location. Fight a fire with a fire extinguisher only if it is small and contained.

For more information on making your premises safer, contact our Risk Services team at **1.833.692.4111** or visit us at [www.nbins.com](http://www.nbins.com).

