

Winter fires: Prevention and keeping residents safe

The incidence of fire greatly increases during winter months, and multi-unit residential property owners and managers face numerous fire hazards.

Primary causes of apartment fires during the colder season include equipment malfunction, unattended cooking and supplemental heating equipment, open flames in residences, and electrical fires. Several incidents in January alone led to multiple fatalities across the nation. Fire-related fatalities and injuries can often be prevented, however, by good planning and maintenance.

In buildings that have poor airflow or heat, residents frequently supplement with various types of "space heaters." These can become fire hazards if they are placed too close to combustibles, such as drapes or furniture, or if they have damaged cords or are allowed to overheat. If your complex has drafty windows or poor insulation on exterior walls, your residents might increase their use of personal heating equipment. An evaluation of such heating problems can help property managers target chilly areas for upgrades that can reduce fire-related dangers.

Open flames, such as candles, are another source of apartment fires. Children playing with matches, lighters and candles caused several multi-unit fires in the past month. While there is little that owners and property managers can do to stop individuals from careless behavior, a winter fire-safety awareness program can be helpful. Reminding residents of the dangers of smoking in bed, leaving candles unattended and allowing children access to fire starters could just raise attention levels enough to prevent a catastrophe. Consider enlisting the help of your local fire department to impress the children living in your building.

Cooking fires still lead the list of causes of residential fires, and winter is no exception. A fire-suppression system, such as the Stove Top Fire Stops can help put out stove-top fires before they burn out of control. In fact, policyholders could save many thousands of dollars in premiums, have reduced repair costs and deductibles, and protect cash flow.

Electrical fires often begin inside walls unbeknownst to residents. They can be caused by overloads to the wiring or can be the result of years of decay or misuse of electrical current. Sometimes, an odor will precede the outbreak of fire, but often the smell is ignored or not accurately identified. Encourage residents to report any odd odors immediately so maintenance personnel can investigate. Faulty wiring can be repaired with only minor inconvenience.

In some of the cases, faulty boilers or furnace equipment caused explosions that damaged building structures and caused ensuing blazes. While some disasters occur without warning, most are preventable with proper maintenance and repair. As part of a high-quality boiler and machinery insurance policy, often called "equipment breakdown insurance," a policyholder may also receive an annual inspection of all heating equipment to identify potential problems and schedule repairs. Such a program is typically included in the cost of insurance, making it an affordable risk-reduction plan.

An apartment building or condominium insurance policy will usually cover property losses from fire and may even insure you for expenses associated with temporarily relocating residents of affected units, but not all fire losses are automatically covered. You may be held responsible for personal injuries, loss of personal property and even disabilities or fatalities that occur if you are found liable for the cause. Ask your broker about implementing a comprehensive fire-safety program along with a broad property and liability insurance plan to maximize your financial protection in case of fire.

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