

LOSS PREVENTION

Western Financial Group Insurance Solutions

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INSURANCE
PROGRAM

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Group Insurance Solutions

Fire Prevention

When a fire breaks out of containment it can quickly become incredibly destructive and even deadly; resulting in total loss fires.

Fires start out very small, often as a result of a simple malfunction of overheated electrical wiring, or because of a careless act – a heater, iron or coffee maker is left plugged in while unattended. Thermostats on these units may malfunction with age and become stuck in the on position, causing the unit to overheat and burst into flame.

Cooking, especially when it involves grease, is one of the leading causes of fire in restaurants and hospitality establishments. While kitchen fires seldom kill people, they injure hundreds and cause millions of dollars of property damage each year.

Besides a wide variety of hazards that can cause an accidental fire, many cities and towns have also been plagued by a rash of arson fires. While arson used to be mainly a problem of large urban centres, it has been erupting more and more frequently in small towns and rural areas. Arson fires have progressed from garbage cans to garages and now to large buildings.

Keys to Reducing Fire Losses are:

1. **Prevention** by safe operation of equipment and removal of hazards.
2. **Rapid detection** and alarm if a fire breaks out.
3. **Rapid extinguishment** of the fire.

If not detected and extinguished early, a small fire will spread rapidly and quickly become uncontrollable; totally destroying the entire structure and possibly spreading to adjacent structures.

Regular building inspections to detect hazards and ensure fire systems are operational, along with the training of staff and volunteers in the use of fire extinguishers could greatly improve prevention, detection and extinguishment of fires.

Prevention Tips:

- Regularly clean cooking equipment, hoods, filters and exhaust systems to prevent the accumulation of grease.
- Do not store combustibles near any heating device or electrical panel.
- Do not use extension cords for long-term wiring. Long cords left in a coil while plugged in can overheat and start a fire.

- Keep paints and flammables to a minimum and stored in approved metal cabinets.
- Portable heaters can be dangerous if not used correctly. Make sure that heaters are kept away from combustibles (papers, curtains, clothes). Always turn off and unplug heaters when leaving the building.

Arson Prevention:

- Secure windows and doors at the rear and sides of the building to prevent unauthorized access into the building.
- Install a burglar alarm system to detect any intruders.
- Remove any combustible materials (cardboard, wood, etc.) stored around the property that could be used to start a fire.
- Cut back brush and shrubs well away from the building.
- Cover and padlock garbage bins located outside the building to prevent garbage bin fires.
- Move garbage bins at least 25 ft. away from the building to prevent a fire in the bin spreading to the building.
- Install adequate lighting around the building to prevent dark spots where loiterers could hide.

Detection Tips:

- Install smoke and/or heat detectors throughout the building. Electric units with battery back-up are the most reliable.
- Test the fire detection system (smoke and heat detectors) annually.
- Have the fire detection system connected to a monitoring station to ensure a rapid response, even if staff are on duty at night.

Extinguishing Tips:

- Fire extinguishers are affordable. Keep a good supply in the building and check them monthly to ensure that they are operational. Have them serviced annually by a qualified contractor.
- Make sure that all employees know how to use the fire extinguishers.
- Have automatic extinguishing systems over the cooking equipment checked and serviced every six months to ensure that they are operational when needed.