A Risk Management Bulletin

Resort to Safety

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Property preservation: fire prevention and protection

Unfortunately, many resorts don’t discover fire hazards until they experience a loss. A severe loss or one occurring in season could cripple your operations beyond repair. If you have never suffered a severe property loss, it may be hard to imagine how it would impact your operations, customer base, and future business. This article focuses on essential steps resorts can take to protect their property from fire loss.

Step one: Incorporate fire prevention into your operations

Assess what the risks are to your buildings and operations. Identify areas of fire risk, such as fireplaces, dead brush and trees surrounding buildings, flammable and combustible materials stored on site, hot work activities, and so on. Assign employees the specific responsibility to conduct walk through inspections of all buildings, including these that are newly acquired. Checklists are an ideal way to consistently inspect your buildings. Resorts in forested areas should have fuel reduction projects or programs in place. Firebreaks and fuel reduction zones help firefighters contain forest fires before they cause widespread damage. Inspect each area to ensure there is a defensible space surrounding all structures and ground. Make certain that proper distances are being maintained for fire breaks, trees, and other materials that could contribute to the spread of a fire. The U.S. Forest Service and State Forestry Departments can often provide expert guidance in helping to set up these very important fuel mitigation plans and programs.

Step two: Take corrective action to mitigate fire hazards

Simply identifying hazards is not enough. Take steps to change conditions to prevent a loss. For example, wood burning fireplaces build up creosote over time. This buildup can cause an out of control chimney fire. Annual cleaning of fireplaces and chimneys should be a routine task at your resort.

Electrical ignition is another leading cause of fire. Fire risk can vary depending on the age, type, and size of your electrical systems. Older systems are prone to failures as components lose their integrity. The Institute of Electrical and Electronics Engineers (IEEE) recommends that commercial electrical systems be professionally inspected and tested every three to five years. Thermographic surveys are an effective way of identifying potential problems with an electrical system.

Kitchens are another common area for fire loss. Grease accumulation, particularly from fryers, can create flash fires. Exhaust ventilation hoods require periodic professional cleaning—at least twice a year, from top to bottom. Filters should also be regularly cleaned by kitchen staff. If your kitchen has fryers, it has a very chemical suppression system that needs to be annually inspected and tested by a licensed fire protection contractor.

Step three: Inspect and maintain fire-protection systems

Automatic fire sprinkler systems are one of the best defenses against fire loss. When working properly, they can suppress a fire quickly and spare a total loss of your building. However, one of the biggest misconceptions about fire protection systems is that they are maintenance-free. Since the systems are fundamentally mechanical, they require a certain level of maintenance. Poor sprinkler system performance can often be attributed to mechanical impairment due to lack of maintenance and testing. Sprinkler systems should be tested annually by a licensed fire protection contractor. Many resorts require fire pumps to provide the needed pressure for the sprinkler and fire hose standpipe systems. Without a fire pump, these systems would not operate adequately. Proper testing and maintenance of fire pump systems is critical to maintaining fire protection at the resort. Fire pumps require a weekly or monthly churn pump test to make sure the fire pump is operational. Hydrostatic tests should be conducted by a licensed contractor every five years for sprinkler systems.

Many buildings are equipped with smoke detectors and heat sensors. These devices and others provide an early warning system to help catch fires before they become severe. Tied to an alarm system, these components are located throughout a building and, as with any system, they need to be tested and inspected. In the case of your fire alarm system, a licensed fire protection contractor should conduct this service annually.

Fire extinguishers provide a localized means of defense against fires. Strategically placed throughout the building, these units need to be accessible and functional. In addition to having them inspected annually, you will also need to “exercise” them monthly by turning them upside down. This loosens the chemical agent inside the units. Extinguishers also need to be visually inspected to ensure they are fully charged, intact, and generally free of defects. Be sure all of your extinguishers are properly mounted and accessible at all times.

Step four: Manage hot work

Cutting, welding, and other hot work operations present severe hazards because they introduce ignition sources into various areas of a facility. Typically, the fire sprinkler system and fire detection systems are turned off during hot work, since they can trigger alarms. However, exposing these fire protection systems makes your building vulnerable to a fire loss if other steps are not taken to manage the hot work activities. The common reasons for fires caused by cutting, welding, and hot work operations are inadequate preparation of work site, defective equipment, outside contractors failing to comply with hot work precautions, poor housekeeping; conducting operations in areas in which the sprinkler protection is shut off; and failure to maintain fire watchers or to provide adequate fire extinguishing equipment. If hot work is performed at your resort, then a hot work program should be utilized. The program should consist of a checklist or permit that documents which hot work activities will take place, and when, where, and by whom they will be done. The area should be cleaned of any flammable and combustible materials, and fire extinguishers and other fire suppression equipment should always be on hand during the work. Establish a fire watch if fire protection systems are shut down.

Step five: Housekeeping

Poor housekeeping practices can lead to potential fire hazards. Boxes placed near heaters, fuel soaked rags left out, and buildup accumulation are just a few examples of conditions that are ripe for a fire. Some basic housekeeping practices include: clearing up messes and debris; keeping combustible materials stored at least five feet from the outside; keeping exits clear at all times and never leaving a fire exit blocked open; following safety practices for storage of combustible materials, fuels, flammable materials, and soiled rags; and maintaining proper ceiling clearance—one inch from sprinkler heads; 24 inches in nonsprinklered areas.

Understanding your buildings are a critical component of your resort, protecting them should be one of the highest priorities you have as a business owner or operator. Information contained in this article is general in nature; consult with your local fire department and your insurance loss control professional for help with specific measures you can take to protect your resort.

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