



# Loss Control Safety Techniques



## Fire Prevention

Each year properties and the residents who inhabit them fall victim to fire. Fires occur when the right combination of accelerants combine and ignite. Sources fueling these fires can include paper and cardboard, flammable liquids, wood and a host of other materials. Ignition sources may consist of open flames, electrical sources and static electricity, among others.

### Housekeeping:

- Properly and promptly dispose of waste
- Keep work areas free of dust, lint, wood waste, and other combustible trash
- Do not store combustible items near electrical sources, lighting or heating equipment

### Flammable Liquid Handling:

- Refer to labels and Material Safety Data Sheets to determine if the substance is flammable
- Store the flammables in approved containers (UL or FM)
- Properly and promptly clean up spills
- Properly and promptly dispose of clean-up materials (rags, sand, etc.)
- Ground containers when transferring flammable liquids so static electricity is not generated
- Use only approved tools and equipment when working with or near flammable materials
- Use flammables only in well-ventilated areas
- Never use flammables around open flames or arcing electrical equipment
- Never cut or heat a container that holds or has held flammable materials
- Never store combustible or flammable materials with oxidizers

### Electrical Equipment:

- Ensure electrical equipment is inspected for defects on a regular basis
- Replace electrical cords and wires that have frayed or have worn insulation
- Ensure that all ground connections are properly fastened
- Never overload circuits, motors, fuses or outlets

### Machinery and Equipment:

- Keep debris and grease clear of any machinery
- Lubricate the machinery bearings and gears following operating manual recommendations

### Personal:

- Smoke only in designated areas with adequate clearance from combustibles
- Ensure smoking materials and matches are completely extinguished and placed in approved containers
- Use a space heater only when absolutely necessary and in an approved area. Ensure all electrical cords and safety shut-offs are in proper working condition

### If a Fire Should Occur:

- Provide a verbal warning, and exit the building in an orderly manner
- Contact the local fire department as soon as possible and stay clear when they arrive

Avoiding fires is no accident. Be safe. Take note of the topics and recommendations discussed in this bulletin. We encourage you to put them into practice – doing so helps ensure your safety. It is the philosophy of Frankenmuth Insurance and your Independent Insurance Agent to provide services that give policyholders peace of mind. At Frankenmuth Insurance, we truly are *with you all the way*.