

# A fire safety checklist for your small business.



Ask the Occupational Safety and Health Administration (OSHA) and they'll say small business owners have an obligation to provide a safe and healthy workplace. But, they'll also say they're here to help. Just one of the ways they show their support is by offering simple steps to help protect it, like a fire safety checklist.

While the Insurance Information Institute cites great strides have been made in constructing fire-resistant buildings, there's still a structure fire every 63 seconds - which is even more often than home fires (every 88 seconds).

To help your small business stay fire-free, here are 14 considerations to promote fire protection and prevention. The fire safety checklist in OSHA's Small Business Handbook recommends you ask yourself:

- Is your local fire department familiar with your facility, its location and specific hazards?
- If you have a fire alarm system, is it certified as required and tested annually?
- If you have interior standpipes and valves, are they inspected regularly?
- If you have outside private fire hydrants, are they flushed at least once a year and on a routine preventive maintenance schedule?
- Are fire doors and shutters in good operating condition?
- Are fire doors and shutters unobstructed and protected against obstructions, including their counterweights?
- Are fire door and shutter fusible links in place?
- Are automatic sprinkler system water control valves, air and water pressure checked periodically as required?
- Is the maintenance of automatic sprinkler systems assigned to responsible persons or to a sprinkler contractor?

- Are sprinkler heads protected by metal guards if exposed to potential physical damage?
- Is proper clearance maintained below sprinkler heads?
- Are portable fire extinguishers provided in adequate number and type and mounted in readily accessible locations?
- Are fire extinguishers recharged regularly with this noted on the inspection tag?
- Are employees periodically instructed in the use of fire extinguishers and fire protection procedures?

If you answered “no” to any of the questions, your small business could be at risk. To cultivate a safer workspace, we recommend you:

1. **Have working fire extinguishers.** And, make sure employees know how to work them. Portable fire extinguishers should be kept on every floor in easily accessible locations.
2. **Have a functioning sprinkler system.** Once it's in place, follow the recommended maintenance schedule to ensure your sprinklers will work properly. Just determine who's responsible (whether it's an employee or contractor) and ensure they're checking it on a regular basis. You'll also want to protect all sprinkler heads with metal guards and give them plenty of clearance. After all, if they're obscured, they might not make a difference.
3. **Train your employees.** Does your team know what to do in the event of a fire? If you have an evacuation plan and/or emergency protocol, be sure to educate them about it. If you don't have one yet, you can get started by downloading our Disaster Preparedness Guide.

For more helpful tips, just like this fire safety checklist, ask an agent about our loss control consultants. These local experts can help you identify hazards, evaluate your existing safety programs and recommend additional ways to protect your small business.