

Loss Prevention News

Provided by the Texas Municipal League Intergovernmental Risk Pool

FIRE at the Fire Station!

Firefighters are trained to handle emergencies. They help others in time of crisis. However, has your department taken the time to prepare for a catastrophe of its own?

A disaster at the fire station could endanger the lives of your citizens, along with causing hundreds of thousands of dollars in property damages.

An issue of *Firehouse* magazine mentions cases across the country where fire departments have suffered large losses due to fire. Buildings, trucks, bunker gear, hoses, and other equipment were destroyed by fires in fire stations. While this property is replaceable, communities suffer a temporary decrease in fire protection. Causes for these fires range from cooking left unattended when the crew went on a call, to electrical and arson. Some fire departments have had their stations destroyed by tornadoes and other weather-related causes. There are a number of lessons to be learned.

Install sprinklers and smoke detectors. Early warning and suppression systems can limit damage. Fire trucks are valuable pieces of equipment, so consider installing sprinklers and smoke detectors in apparatus bays along with offices and living quarters.



Review insurance coverage. In the case of a disaster, what does your insurance cover? For example, replacement cost coverage is available for real and personal property. Such property includes fire hoses, air packs, bunker gear, rescue equipment, etc. If you have questions, be sure to talk to the person in charge of your entity's insurance. He or she can review coverage and consult with your Field Services Representative or Underwriter with the TML Risk Pool. In reviewing your fire department's coverage, you can better understand how property is covered.

Maintain a complete inventory of equipment. When you know what is in your building and on your fire trucks, you can account for what has been lost and property values. Take photos or videos and store them in another location. Photos should include the apparatus and the contents of compartments. Update your list regularly.

Maintain apparatus files. Keep maintenance files current. Keep "as built" drawings of apparatus in a protected area. This will help in filing a claim.

Prepare contingency plans. Your department should consider what it will do in the event the building and equipment are left unusable. Is there off-site storage for equipment? Is there a plan to move to temporary facilities? Do not neglect communications, including keeping staff and members up to date on progress.

Practice fire prevention. It is very easy to get caught up in the rush of responding to a call. Don't forget simple fire prevention. Cut off any ovens, stoves or space heaters before leaving the building. Routinely check for electrical problems and get a qualified electrician to fix them. Practice escape plans.

Fire departments are a large exposure. The value of equipment, apparatus, and buildings is high, not to mention the value of their services to the community. Planning and prevention can help you minimize the loss potential.

Note: Supporting material provided by Jay K. Bradish's "Firehouse Fires," *Firehouse*, November 1997.