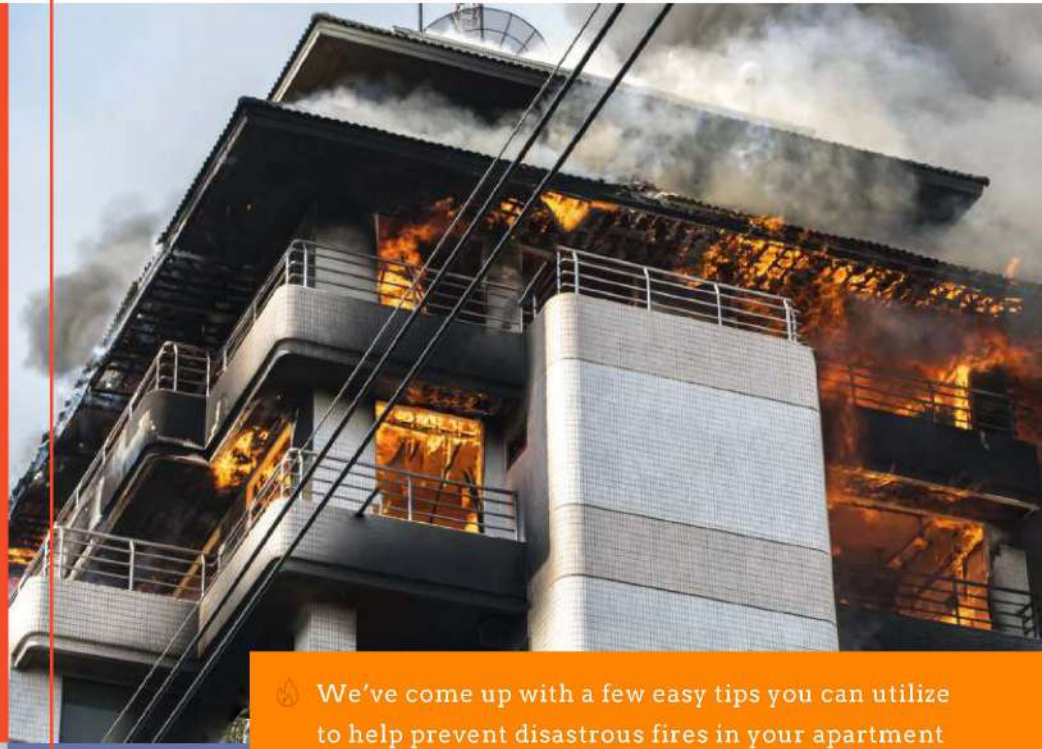


Millers Mutual

10 Ways to Prevent a Fire

Fires are among the most common disasters in the United States. In fact, on average, United States fire departments respond to a fire every 24 seconds throughout the year.



We've come up with a few easy tips you can utilize to help prevent disastrous fires in your apartment buildings and commercial spaces.



1 Install smoke alarms throughout the entire space.

The National Fire Prevention Association recommends installing smoke alarms on every level of your commercial property (yes, even in the basement), outside of each area where occupants sleep and inside of each bedroom.

2 Perform periodic checks of smoke alarms in all areas and units.

In addition to installing smoke alarms, it's important to maintain them. By performing periodic checks on all smoke alarms in your buildings, you can repair any inoperable alarms, replace batteries and prevent manual disarming by occupants.

3 Install ground-fault circuit interrupters (GCFIs) in areas of the building where electricity is near water.

GCFIs prevent fire and shock by shutting off electricity when it becomes a shock hazard. Consider installing them in bathrooms, basements, kitchens, outdoors and in garages.



Fire Fact

3 out of every 5 home fire deaths occurred in homes without working smoke detectors, or with no smoke detectors at all.



Fire Fact

Cooking fires are the number one cause of residential structure fires in the United States.

4 Install automatic fire suppression products in all kitchen areas.

When automatic fire suppression products are installed in areas where cooking fires are likely to occur, they can help to put a potentially-devastating fire out before it has a chance to do any serious damage.



5 Provide your occupants with tips on safe cooking.

Fire can happen quickly if proper cooking safety tips are not followed. Provide your occupants with some ways they can prevent cooking fires. For example, occupants should remain in the kitchen when cooking and should keep the stovetop and oven clear of potholders and other flammable items. More tips can be found at [nfpa.org/safetytips](https://www.nfpa.org/safetytips).



Fire Fact

Smoking is the leading cause of home fire deaths in the United States.

6 Enforce a no smoking policy.

Create a policy stating that your property is a smoke-free space. Then, enforce this policy by requiring that smokers smoke outside of the building. It's also a great idea to provide sturdy ashtrays where smokers can safely deposit of their butts.

7 Install a sprinkler system throughout your buildings.

A sprinkler system can help stop a fire from spreading before it's too late.



Fire Fact

Installing a sprinkler systems decreases the fire death rate by about 81%



Fire Fact

Electrical failures were a factor in 13% of the home fires that occurred in the United States in 2016

8 Always hire a trained electrician for electrical work and maintenance.

When electrical work needs to be done on your property, be sure to hire a qualified professional instead of attempting the work yourself. It's also a good idea to bring an electrician in to inspect your electrical system periodically.

9 Make sure your occupants know where fire extinguishers are located.

It's a good idea to periodically inform occupants about the location of fire extinguishers (usually in the kitchen areas). As a bonus, you can even hold an annual training to show occupants how to make use of extinguishers for minor fires.

10 Perform periodic checks of heating equipment and systems.

By performing periodic checks of all heating equipment and systems, you will be able to catch any problems before it's too late.



Fire Fact

Heating equipment is another common cause of home fires. In fact, heating equipment was involved in about 20% of the deaths resulting from home fires



Millers Mutual Insurance, based in Harrisburg, Pennsylvania, is the niche property & casualty insurer that brings stability to multifamily housing. As a carrier that's dedicated to understanding the intricacies of the niche, we believe our singular focus on multifamily housing results in the kind of comprehensive, stable coverage our agents—and their multifamily clients—deserve. We currently serve commercial policyholders in Pennsylvania, Delaware, Maryland, North Carolina, Ohio, Virginia, and Washington, D.C., through a network of independent agents.