



Adventist Risk
Management, Inc.



PREVENT ELECTRICAL FIRES

The three-alarm fire started when a short circuit in the building's electrical room ignited the barrels filled with diesel fuel stored beside the electrical panels. The resulting flames consumed the lives of 90 people and the contents of that building.

The devastation resulting from this electrical fire could have been much less or prevented altogether if certain precautions were taken, including not storing fuel near the electrical panel. A small spark can cause much damage.

The National Fire Prevention Association reports that electrical fires are one of the top causes of structure fires. The European Flame Retardants Association shares that fires caused by electrical faults and apparatus are the most costly to your ministry.

Top Causes of Electrical Fires

While any type of equipment that uses electrical power can fail or malfunction, the top six causes of electrical fires are:

- 1 Storage of combustibles and other items inside the electrical panel room
- 2 Uneven electrical distribution
- 3 Overloading of circuits by connecting too many appliances to one outlet
- 4 Lightning strikes
- 5 Old and faulty wiring
- 6 Location of space heaters or any heat producing appliance near drapery or other combustibles



Fires caused by electrical malfunctions are the most costly.



10 Tips for Preventing Electrical Fires at Your Church

- 1 Do not store any fuels or flammables anywhere close to an electrical panel room.** The electrical panel room should be free of any storage within 8 feet of the electrical panel and should be kept neat, dry and clean. It is also advisable to install a Class C fire extinguisher near the electrical panel. In any business or public building, the electrical room should have a fire-rated self-closing metal door that will help contain the fire if necessary.
- 2 Do not overload electrical outlets.** Overloading will lead to heat generation at the outlet, causing the insulation to melt and create a break in the wire that may spark and start a fire. Electrical loads should be adequately distributed to each circuit.
- 3 Avoid running extension cords under carpets or doorways.** Extension cords should be used only as a temporary measure. Use power strips with overload protection for temporary power needs.
- 4 Use specific care in areas where space heaters, electrical irons, hair dryers or any heat generating appliances are being used.** Children should be educated to understand the seriousness of electrical shocks, fire and injuries connected with it.
- 5 In public institutions, keep the electrical room locked at all times.** Only authorized personnel should have access.
- 6 Have a first aid procedure chart, emergency telephone number and the closest fire station number displayed** in your electrical room.
- 7 Personnel working with electricity should use personal safety wear** such as rubber gloves and boots.
- 8 Have your electrical system checked at regular intervals by a licensed electrician** and have outdated or damaged wiring replaced.
- 9 Install a lightning arrester at the highest level of your building.** This will help avoid any accidental fires caused by lightning.
- 10 Have an emergency evacuation plan displayed, circulated and practiced by all occupants** of the building on a regular basis.

Is Your Property Protected?

Adventist Risk Management, Inc. provides property insurance that covers your buildings in the event of electrical fires. Contact your Account Executive or visit AdventistRisk.org to learn more.

REPORT YOUR CLAIM RIGHT AWAY

1.888.951.4276 • CLAIMS@ADVENTISTRISK.ORG

STAY INFORMED

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