

Risk Alert



Listening. Learning. Leading.®

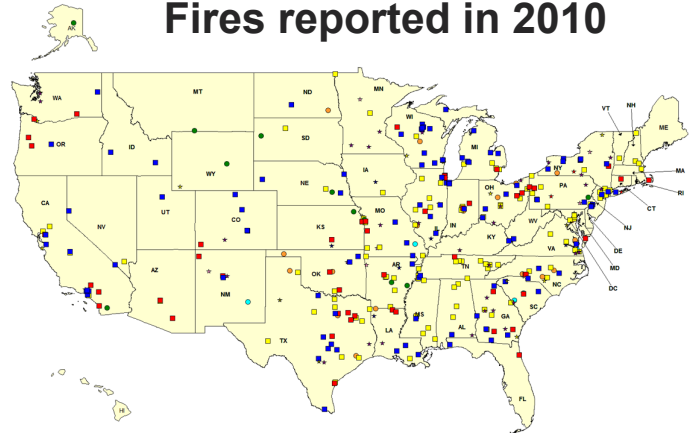
Fire safety is no accident

Fire is one of the greatest threats to houses of worship in the United States every year. In 2010 alone, almost 1,800 organizations insured by Church Mutual Insurance Company experienced fires.

Even greater than the loss of a building and the sorrow and inconvenience it creates is the risk of injury to employees, volunteers, members and guests.

Fortunately, many fires are preventable when the proper precautions are taken.

Fires reported in 2010



Preventing arson

Arson is one of the leading causes of fires at worship centers. Most often, fires are deliberately set as an act of vandalism or to cover up another crime, such as burglary.

Preventing arson fires is really crime prevention. Some steps to arson prevention include:

- Maintaining adequate exterior lighting
- Using motion detection lights
- Trimming or removing shrubbery that blocks the view of entry points of your building
- Keeping all doors locked when building is unattended
- Keeping track of all keys

Preventing electrical fires

Electrical fires—including faulty wiring, electrical arcs and overloaded circuits—are the most common cause of major fires at religious organizations. The wiring at many older buildings is not adequate to handle today's electrical loads, such as computers, air conditioners, organs, sound systems and other equipment.

Some steps to prevent electrical fires include:

- Have current wiring inspected by a qualified electrical contractor.
- Do not overload circuits.
- Turn off electrical equipment, such as amplifiers and organs, when not in use.

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- Do not use cords that are looped, coiled or knotted, as they do not allow heat to properly escape and may cause internal wires to break.
- Inspect outlets before use and never use an outlet with a missing or burned faceplate.

Tell entire congregation about your fire safety program

The key to a successful fire prevention program is the amount of information you possess and how you share that information. Inform your entire congregation about the threat of fire at your facility and of your prevention program. For more information about creating and implementing a fire prevention program, contact your local fire marshal or fire department.

A good step to preventing fire is to perform a quick inspection of your building once a month. Look for places where a fire might start, such as overloaded electrical outlets, extension cords without grounding conductors and piles of old rags near a heat source. Most of these problems can be solved in a short amount of time.

Take a note pad or a checklist (available from Church Mutual) with you during your monthly inspections and write down problem areas. Many of the fire issues you will uncover can be taken care of with good housekeeping.

Church Mutual offers a multitude of fire safety material available at no charge. These include the booklet and DVD *Fire Safety At Your Worship Center* and the *Self-Inspection Safety Checklist for Worship Centers, Schools, and Related Facilities*.

For a complete collection of the *Risk Alert* series, visit our website and look in the Safety Resources section.