

Property Coverage

Analyze • Inform • Motivate

No matter what type of insurance coverage you have with us, the A.I.M. process will always apply. Analyzing your exposures, informing workers about the results, then promoting what you want to accomplish to your staff.

This fact sheet will provide you tips and hazards to reduce your exposure to fire.

Exposures

In most cases, businesses that fall under General Industry are considered to have light to medium property exposures by the Insurance Industry. High inventory with limited space, combustible storage, electrical overloads, and flammable liquids are a few hazards that are seen.

To reduce your chance of a business crippling fire, investigate and address exposures that increase your potential for a fire.

Items to be aware of

- General Housekeeping is probably the easiest place to start when looking to reduce fire hazards. A clean shop is not only easy to work around, but lowers the chance of an

incident occurring.

- Trash should be disposed of properly. Cardboard boxes and similar combustible items should be disposed of away from your building and any heat producing sources.



- Electrical overloading is another practice that is seen quite often in stores, offices and warehouses. There should only be two plugs into an outlet. Adapters or extensions should be discouraged.

- If extension cords are used, ensure that the cords are in good condition. Never use extension cords as a substitute for permanent outlets.

- Fire Extinguishers should be serviced annually to ensure that it will be in working order at time of emergency.

- To prevent any type of water damage, all stock should be stored off of the floor. Use of pallets and racks are common practice.

- For grease cooking operations, keep the cooking areas free of grease build up. Grease build up on equipment and within exhaust ducts cause more fires and property damage than anything else.

- Properly store all flammables in cabinets to reduce the potential for fire or explosion.

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About DTRIC Insurance Risk Consulting Services

The Risk Consulting Services team at DTRIC Insurance is designed to help you reduce accidents and injuries in the workplace. Our approach involves our proven **A.I.M.** process that is easy to understand and simple to implement.



ANALYZE

We start by helping you understand and assess your current situation with services including:

- Safety audits
- Property and liability hazard surveys
- Accident investigation training
- Graphical analysis
- Job hazard analysis

INFORM

Keeping your team members informed is essential to success. We'll help you:

- Develop a safety committee
- Provide educational resources
- Work with your management team to develop their skills and knowledge of regulations
- Address loss trends with training on key issues
- Open communications within your organization

MOTIVATE

The more safety is promoted in your workplace, the more motivated your team members will be to make safety a top priority. Whether you motivate with promotions, incentives or recognition, we'll help you develop a results-driven method to encourage safety at all times.

DTRIC's Risk Consulting Services team will work closely with you to create a program to effectively improve your bottom line.