



FIRE SAFETY FOR COMMUNITY ORGANIZATIONS

How to protect your organization from
fire hazards.



Your mission matters to many, so it's essential that you're able to stay focused on your mission without interruptions or distractions.

Protecting your facility from fire and arson is a critical part of that goal. In this guide, you will find helpful tips, practical advice and real-world examples you can use to continue building your safety program.

At GuideOne Insurance, we have unparalleled first-hand experience in safeguarding community organizations. The recommendations and expertise in this guide are based on more than 50 years of safety inspections and claims service for thousands of organizations across the U.S.

This guide represents just one area of a facility's overall safety plan. Any reliable risk management program should also include a comprehensive insurance package based on specific coverage needs for common areas of risk.

► For more information on how you can protect your organization and those you serve, please visit [GuideOne.com](https://www.GuideOne.com).

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ARSON PREVENTION

According to the U.S. Fire Administration, arson is the third most common cause of commercial building fires, with 9,800 fires set in 2015. The mental and emotional loss of a church building due to arson can be as great as the physical damage itself. The average damage incurred in arson incidents exceeds \$270,000 for churches we insure.

Source: <http://united-fire.com/top-5-leading-causes-fires-commercial-buildings/>

Your facility can decrease the chances that an arsonist will strike by undertaking an arson and crime prevention program. This fact sheet provides information on why community organizations are vulnerable to arson and what they can do to protect themselves from this crime.

Why Community Organizations Are Vulnerable

- + Buildings may often be unoccupied.
- + Activity schedules are predictable.
- + Security systems are often lacking.
- + Arsonists, vandals and other criminals often target nonprofits in response to values they disagree with.

The 5 L's of Arson

1. Lock Up

2. Landscaping

3. Law Enforcement

4. Lighting

5. Lookout

REDUCING THE RISK OF ARSON

Building Exterior

- + Illuminate exterior buildings, doors and parking lots from sunset to sunrise.
- + Consider the installation of motion-activated lighting near doors and windows.
- + Keep doors and windows locked when the building is unoccupied.
- + Trim shrubs and trees around windows and doors to eliminate potential hiding places.
- + Keep track of and limit the distribution of building keys.
- + Make sure doors are solid-core (not hollow) construction and are outfitted with quality deadbolt locks.
If the doors are hinged on the outside, install tamper-proof hinges.
- + Use wire-mesh glass in windows for additional protection from break-ins.
- + Do not store ladders and tools in an unlocked area outside the building.
- + Keep the property free from trash and other potentially combustible debris.
- + Consider installing video security cameras at entrances and other key areas.
- + Park vehicles in differing locations on the property throughout the week to vary routine.

Building Interior

- + Leave interior entry lights on overnight.
- + Make sure flammable liquids are stored in a locked closet or cabinet away from any heat sources, such as heating or air conditioning equipment.
- + If possible, install a central-station-monitored security/fire detection system and sprinkler fire-suppression system.
- + Consider the use of timers for lights and/or radios during evening hours.
- + Look for items that appear out of place or out of the ordinary.

General Precautions

- + Ask neighbors to alert police if anything suspicious is seen on property.
- + Develop positive relationships with local law enforcement and invite them to patrol the property during the overnight hours.
- + Establish a program in which members volunteer to drive through the property at various times throughout the week.

OTHER WAYS TO REDUCE THE RISK OF FIRE	
Have the electrical and heating systems inspected by a qualified service person once a year.	
Install a lightning protection system.	
Keep extension cords, temporary wiring and combustible decorations to a minimum.	
Examine electrical lighting sets and extension cords for defects before each use.	
Never store gasoline or gas-powered equipment in an inhabited building.	
Store flammables in a UL-listed cabinet approved for storing flammables.	
Remove trash daily and keep outdoor trash containers a safe distance from the building.	
Use a Fire Prevention Checklist.	

Did You Know?

“Failure to clean” is the leading factor in heating equipment fires. Clean and service heaters at least annually.

Fire Prevention Checklist

Checklists can be an effective tool to provide a safer environment. Answer the following questions relating to external, internal and awareness measures you can take to determine how well your facility is safeguarded to discourage unauthorized entry and encourage early fire detection. A “NO” answer indicates an area that may warrant further examination.

EXTERNAL MEASURES	YES	NO
Does lighting sufficiently illuminate all sides of buildings and parking areas?		
Do all exterior doors have non-removable hinge pins?		
Are open crawl spaces protected?		
Is access to roofs, fire escapes and outside stairways limited to authorized persons?		
Is shrubbery trimmed to prevent it from being used for hiding?		
Are loose materials and trash removed daily?		
Are windows and glass entries protected with wire mesh, bars or Lexan?		
Is there fencing or controlled access to the property?		

INTERNAL MEASURES	YES	NO
Are foyer and hall lights left on at night?		
Are windows and doors equipped with proper locks, jams and/or deadbolts?		
Is there a central station alarm system for notification of fire, smoke or breach of security?		
Are personnel assigned to secure the building daily (for example, locking doors and windows and activating security systems)?		
Are personnel assigned to check for unauthorized occupants?		
Are building keys controlled by a strict sign-out policy and marked "do not duplicate?"		
Are locks changed or re-keyed when keys cannot be retrieved?		
Are valuable objects and combustible materials securely locked away from sight?		
AWARENESS MEASURES	YES	NO
Do the police routinely check premises?		
Is the organizational facility involved in local "Neighborhood Watch" programs?		
Are volunteers and personnel made aware of building use, security and fire prevention measures?		

Commercial Kitchen Fire Safety

There are many safety considerations to address if your organization operates a commercial-grade kitchen, including food safety, employee and volunteer safety and fire safety. This fact sheet addresses the particular issues associated with providing adequate fire safety for your facility's kitchen.

Commercial Kitchens

Commercial cooking operations are defined as kitchens with cooking equipment that produces grease and grease-laden vapors. This includes flat grills, charbroilers and deep-fat fryers. A typical gas or electric residential range would not be considered a grease-producing appliance. Other equipment, such as ovens, microwaves and steam kettles, also fall into the nongrease-producing appliance category. The following is information regarding two of the most common types of equipment that produce grease and/or grease-laden vapors.

Deep-Fat Fryers

Deep-fat fryers are a major cause of kitchen fires. Oil can splash and easily come into contact with an open flame from an adjacent piece of cooking equipment, such as a gas-fired range top. A 16-inch clearance must be maintained between the deep-fat fryer and the open flame cooking equipment. If a 16-inch clearance is not possible, a vertical steel barrier extending 12 inches above the top of the deep-fat fryer or open-flame appliance(s) can be used as an alternative means of protection.

The normal temperature range for food-service frying is 325 to 375 degrees Fahrenheit. As the oil temperature increases, so does the risk of an accidental grease fire. All deep-fat fryers should be equipped with a high temperature limiting device, which will shut off fuel or energy if the cooking oil exceeds 475 degrees Fahrenheit.

Flat Grills/Griddles

Flat grills and griddles are typically used for frying hamburgers and bacon, which produce grease and grease-laden vapors. Two fire protection components must be installed to adequately control the fire hazard associated with these types of cooking operation: a hood and ventilation system and an automatic extinguishing system.

Grease buildup is a serious fire hazard, so maintaining and cleaning the hood and ventilation system is crucial. The hood and ventilation system should be inspected and cleaned by a certified contractor every six months.

Hood and Ventilation System

A kitchen hood and ventilation system will include an exhaust hood or canopy, ductwork, fan system and a means of providing adequate make-up air. This system will effectively remove the heat, grease and grease-laden vapors from the cooking area.

Installation

The hood and ventilation system should be professionally installed according to National Fire Protection Association Standard 96 (NFPA 96 Standard for Ventilation Control and Fire Protection of Commercial Cooking Operations). Local fire officials also should be consulted, as additional requirements under county and/or municipal codes could apply. The hood must be equipped with the appropriate grease-removal filters. Only baffle-style filters comply with NFPA 96 and should be used in cooking operations that produce a moderate to heavy amount of grease. Mesh filters are not appropriate for commercial cooking operations and do not comply with NFPA 96. Filters should be cleaned regularly to prevent the buildup of grease.

Lighting units should be equipped with tight-fitting protective globe lights with steel enclosures that are mounted on the outer surface of the hood. All electrical equipment should be installed in accordance with NFPA 70 National Electric Code by a licensed electrician.

Maintenance

To prevent grease accumulation, hoods, grease-removal devices, fans, ducts and other equipment should be serviced regularly by a qualified contractor. The frequency will depend upon the amount of grease observed during an inspection. A six-month interval is standard, but unusually heavy grease accumulation may require more frequent cleaning. A written cleaning schedule should be established to indicate the methods of cleaning and the time intervals.

A label indicating the date cleaned and the name of the servicing company should be prominently displayed following the inspection or cleaning. It is recommended that this label be attached to the exterior of the hood in a visible location.

Did You Know?

According to the U.S. Fire Administration, cooking is the leading cause of commercial fires.

Automatic Extinguishing System

The automatic extinguishing system should meet the Underwriters Laboratory (UL) 300 standard. UL 300 went into effect in 1994 to deal with the high-temperature oils used in cooking today. Dry-chemical systems do not adequately extinguish grease fires associated with using these high-temperature cooking oils.

- + The automatic extinguishing system should be inspected and serviced every six months by a qualified contractor.
- + A minimum of one manual activator should be installed. The activator is to be used if a fire occurs and the automatic extinguishing system fails to activate. The manual activator must be accessible in the event of a fire and located along a route of egress from the kitchen area.
- + Kitchen staff must be thoroughly trained on the proper operation of the manual activator.
- + The automatic extinguishing system must be interconnected to an automatic fuel/power shutoff that cuts all fuel/power from the cooking equipment immediately after the automatic extinguishing system activates.
- + Prohibit the operation of cooking equipment when the extinguishing system or exhaust system is non-operational or otherwise impaired.

Did You Know?

One out of four fires start in the kitchen or cooking area.

Fire Extinguishers

Wet-chemical fire extinguishers are the best portable extinguisher available for kitchen operations. K-rated extinguishers are recommended for commercial kitchens. They operate in the same manner as a UL 300 pre-engineered restaurant fire extinguishing system. The agent discharges as a fine mist, which helps prevent grease splash and fire reflash, while cooling the appliance.

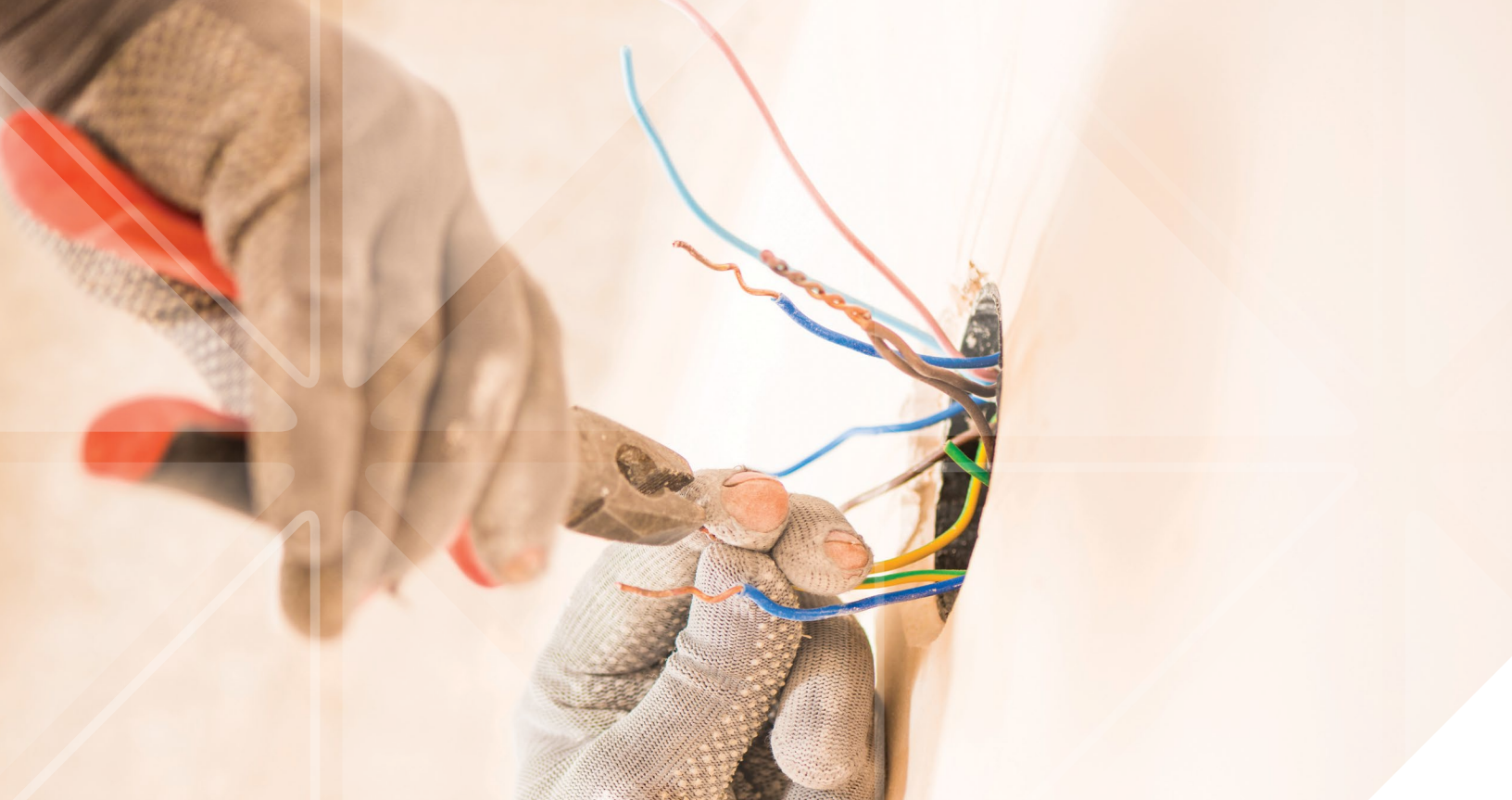
The fire extinguisher should be located no more than 30 feet from the cooking area. Fire extinguishers should be maintained at regular intervals; at a minimum of once per year, or when specifically indicated by a manufacturer's recommendations. Maintenance should be conducted only by an approved/licensed contractor. Servicing is intended to give maximum assurance that an extinguisher will operate effectively and safely.

General Housekeeping

Periodically clean the floors and walls around cooking appliances to prevent the accumulation of grease. The frequency of cleaning will depend upon the frequency and type of cooking being conducted; however, a minimum of once a week is recommended. Floor and wall coverings surrounding the cooking equipment should be an appropriate material that will prevent grease saturation and be easy to clean and maintain. Examples of appropriate material include ceramic tile on floors or stainless steel on walls.

Location, Location, Location

An approved fire extinguisher should be provided for every 3,000 square feet of space and the distance to any one extinguisher should be no more than 75 feet.



ELECTRICAL: COMMON HAZARDS

Many of the most common electrical hazards are easy and affordable to identify, control and correct. However, they can lead to a major fire if left unchecked. The following are the most common electrical hazards and how to control them.

Missing Covers

Missing covers on junction boxes, switches and outlets expose energized circuits, creating arc flash, shock and electrocution hazards. In addition, missing covers provide a path of entry into the interior of the enclosure, allowing dust, dirt and debris to accumulate. Missing covers could allow metallic objects to fall into the circuits that could arc or lodge in a way that presents a hazard when the enclosure is opened. Covers should be provided for all these items.

Broken/Unsupported Light Fixtures

Light fixtures should be permanently mounted to the base and show no signs of damage. Light fixtures that are hanging unsupported by wiring put undue stress on the electrical connections. These two conditions present the potential for an electrical short, which can produce sparks that can ignite combustibles.

Circuit Breakers

A circuit breaker is a protective device designed to protect the circuit and equipment when they become overloaded as a result of too many appliances or equipment. Circuit breakers also provide protection when a short develops in a wire. The following safety precautions should be taken to prevent an electrical fire or damage associated with circuit breakers:

- + All electrical breaker panels should be equipped with an appropriate cover and remain closed. Missing covers expose the circuits to dust and physical damage. If an arc or short circuit would occur, the cover will contain the sparks from igniting surrounding combustibles.
- + There should not be any missing breakers or other openings between breakers. These openings allow for the potential for electrocution, physical damage, and dust and dirt to accumulate in the circuits. Spare clips should be installed in any openings in the breaker panel.
- + Breakers must never be taped or physically secured in the “ON” position. If the breaker is not allowed to trip, or cannot be manually tripped, the wiring could overheat, increasing the chances of a fire.
- + The electrical panel should be indexed, identifying each individual circuit breaker. The directory must identify the various receptacles, general area or equipment serviced by each circuit breaker. Indexing enables quick de-energizing of a circuit under emergency situations.

Maintenance Matters

Inspect smoke detectors, fire extinguishers and sprinkler systems regular — at least once a year and according to manufacturer instructions.

Housekeeping

Electrical equipment can and does fail, often catastrophically, with arcing that produces large amounts of heat. Any combustible material in the vicinity of the arc flash can be ignited. The following rules should be followed in electrical equipment areas:

- + Access to electrical rooms should be limited to authorized maintenance or operations personnel who understand the importance of maintaining a clean, well-ventilated electrical area.
- + Electrical equipment areas should be kept dry and equipment protected from moisture. When evidence of moisture contamination is noted, equipment should be examined for damage and necessary repairs made. The source of the moisture should be identified and eliminated.
- + Electrical equipment areas should be clean and protected from dust and dirt. When evidence of dust and dirt is noted, equipment should be examined for damage, cleaned and any necessary repairs made.
- + Placing storage items too close to electrical panels or near electrical equipment will restrict air circulation and impede proper cooling. Excessive heat buildup will result in premature failure and shortened service life. Storage must be no closer than 36 inches from the electrical panels, electrical equipment, ventilation vents and openings. A concerted effort should be made to reduce the number of unused items and to store items in a neat and orderly fashion.



ELECTRICAL: FUSES

A fuse is a device designed to stop the flow of electrical current to protect the circuit and equipment when they are overloaded as a result of too many appliances and/or equipment on the circuit. It also provides protection when a short circuit develops in a wire or a ground fault.

Fuses are common in older buildings. Even if the main electrical service has been updated to circuit breakers, the use of fuse-protected sub-panels is fairly common.

Fuses can be safe; however, it is recommended that fuses be replaced and updated to circuit breakers. If this is not feasible, the following safety precautions should be followed.

Electrical Inspection

The presence of fuses indicates that the electrical service was installed before 1970 and is more than 30 years old. This wiring was installed to meet electrical needs. With today's added power demands, such as appliances and electronics, this older wiring may not be adequate. A certified electrician or licensed electrical contractor should be hired to inspect the electrical system. This inspection will identify the electrical demands needed and any corrections that are necessary. This should be completed, at a minimum, once every three years.

Tamper-Proof Fuses

A blown fuse is often the result of an overloaded circuit. This means that there is too much electrical demand on the circuit. If the fuse is continually blowing, there is a much more serious problem, and a certified electrician or licensed electrical contractor should be hired to correct the problem. However, an all-too-common practice to stop a fuse from continually blowing is to install a higher-rated fuse; for example, a 15-amp fuse with a 20-amp fuse. This allows more current into the circuit than it was designed to handle, which can lead to overheating of the wire and probable fire.

To prevent mismatching or over-fusing of the circuit, Fustat® fuses — also called type “S” tamper-proof fuses — should be installed for all screw-in fuse panels. These come in different amperage sizes, and each tamper-proof fuse will only screw into the correct tamper-proof base. This will prevent installing a higher-rated amp fuse into a lower-rated amp circuit.

Fake Fuses

Inserting cartridge-style fuses into copper/metal tubes (to create fake fuses) is an extremely dangerous situation, since this does not provide over-current protection. If the circuit is not protected, you increase the potential for a fire to occur, arcing and electrical shock. If a fuse has to be replaced, always install properly matched fuses. If the fuse is continually blowing, as earlier discussed, this is an indication of a serious problem and should be corrected by a certified electrician or licensed electrical contractor.

Renewable Fuses

A renewable fuse is a cartridge-style fuse. If the fuse is blown, the cap is unscrewed and the link can be replaced, allowing the fuse to be reused. Once the link has been replaced, the mechanical connection between the link and the fuse cap can become loose, dirty, corroded or otherwise faulty, resulting in a connection that can generate heat in the hundreds of degrees and cause the insulation on the conductor to deteriorate. Once the conductor makes contact with the metal of the panel or the conduit, a short circuit occurs, which can result in arcing and fire. Renewable fuses should not be used and should be replaced with one-time use standard fuses.

Fuse Clip Clamps

Fuse clip clamps — also known as torpedo or depth charge clamps — were originally used on submarines and some warships in World War II. Their purpose was to prevent fuses from coming out of the clips during depth charges or other explosions. Today, they are used in some older buildings in an attempt to press the clip to the fuse blade. This is an indication that the clamp does not have enough compression to make solid contact with the fuse cartridge blade, which can lead to resistance to current flow. This makes the clamp and blade elevate in temperature and can lead to fire. Clip clamps should not be used and a certified electrician or licensed electrical contractor should be hired to replace the clips.

The presence of fuses in the electrical system indicates older wiring, and every attempt should be made to replace fuses with circuit breakers. If this is not financially feasible, follow the above guidelines to reduce your chances of an electrical loss from faulty fuses.



ELECTRICAL: TEMPORARY WIRING

Many organizations, especially those in older buildings, use temporary wiring due to increased electrical demands and lack of available electrical outlets.

Temporary wiring includes extension cords, power strips, multiple outlet adapters and inadequate wiring. Temporary wiring is an easier and less expensive solution than installing additional electrical services; however, “temporary” usually becomes the permanent solution, and can lead to electrocution, short circuit, overloading and fire. Take this recent loss for example:

- + An administrator pulled up to his facility to find the driveway blocked by fire trucks and a fire burning in the auditorium. Investigation found that a lightweight extension cord was run under the carpet of a doorway and was supplying power to electronic equipment for the past 20 years. Years of foot traffic slowly broke down the insulation on the cord, allowing the wires to come in contact with each other. This caused a short circuit and arc, which lit the carpet on fire and spread quickly to the auditorium. Estimated loss was \$1.4 million.

Extension Cords

- + Never cut off the ground pin to connect a three-prong appliance cord to a two-wire extension cord or receptacle. Use only three-wire extension cords for appliances with three-prong plugs.
- + If an extension cord's insulation has been damaged, stop using the cord. Never try to repair a damaged extension cord with electrical tape.
- + Never plug multiple extension cords into each other.
- + If a cord feels hot or if there is a softening of the plastic, the cord is drawing too much power and the plug wires or connections are failing, which could present a fire or shock hazard. The extension cord should be discarded and replaced.
- + Extension cords should never be nailed down, stapled, run through walls, under rugs or across doorways.
- + Avoid placing cords where someone could accidentally trip over them.
- + Never use an extension cord while it is coiled, looped or tied in a knot.
- + Never place an extension cord where it is likely to be damaged by heavy furniture or foot traffic.
- + Use special, heavy-duty extension cords that are designed for high wattage appliances, such as air conditioners and freezers.
- + Purchase extension cords from reputable distributors and retailers, and check products to ensure that a nationally recognized testing laboratory, such as Underwriters Laboratories (UL) or Canadian Standards Association (CSA), has certified the product.
- + Outside, use extension cords rated for outdoor use.

Power Strips

Power strips are extension cords with multiple receptacles. These are most commonly used where multiple outlets are needed, such as for office and audio/visual equipment. The safety precautions outlined for extension cords also apply to power strips. Additional precautions for power strips include:

- + Only use power strips that have built-in circuit breakers that will trip if overloaded or shorted.
- + Do not plug high-power-demand appliances, such as refrigerators, microwave ovens or wall air conditioning units, into power strips. These types of appliances should each have a separate electrical outlet.
- + If the power strip feels hot, it should be discarded and replaced. This is a good indication that the electrical load is too high and should be evaluated.
- + Do not locate a power strip in any area where the unit would be covered with a rug, furniture or any other item that would inhibit air circulation.
- + Under no circumstances should one power strip be plugged into another power strip, also known as daisy chaining. If the electrical demand gets to that point, it is definitely time to call an electrician.

Multiple Adapters

Multiple adapters enable plugging in several appliances at once and more often than not are not protected with a built-in breaker. This can cause overloading and overheating of the circuit. Multiple adapters are not recommended for use.

Inadequate Wiring

Do-it-yourself temporary wiring is never recommended. Consider these reasons:

- + Wiring extension cords directly into electrical panels is in violation of national and local electrical codes.
- + Making your own extension cords or power strips has no testing conducted by nationally recognized testing laboratories and may not be properly sized for the voltage and current.
- + Improperly installed electrical equipment or spliced wiring also should be identified as temporary.
- + Any condition that involved creating your own temporary wiring solutions should be immediately removed from use.

Temporary wiring should be just that: temporary. The use of extension cords, power strips, multiple adapters and homemade variations of such indicates that additional electrical services are needed. They are not designed to be installed in a permanent manner, and if this becomes the case, a licensed electrical contractor should be hired to install additional electrical services.

Watch Your Wires

Electrical problems accounted for \$20 million in GuideOne property claims in 2017.

Did You Know?

Only 31% of fires occur between 9 p.m. and 9 a.m. but account for 65% of property damage.

Source: <http://www.nfpa.org/news-and-research/fire-statistics-and-reports/fire-statistics/fires-by-property-type/assemblies/religious-and-funeral-properties>

Sprinkler Systems

A fire occurs in a U.S. home or building every 80 seconds — and arson is the leading cause of all commercial building fires. The thought of a fire is especially terrifying for a community organization; even a small fire can cause smoke and water damage that shuts down the facility for weeks. Severe damage could disrupt your work indefinitely.

An automatic fire sprinkler system is one of the most effective methods of controlling or suppressing a fire. Active sprinklers can cut the average property loss by up to two-thirds compared with fires where sprinklers are not present.

This fact sheet will cover items that should be addressed to help ensure your sprinkler system will properly function in the event of a fire.

Inspection and Servicing

- + Have an annual inspection and service performed by a fire protection contractor.
 - Service should include an annual flow test.
 - Keep records of these tests on file.
- + Train the custodian, maintenance personnel or members of your safety and security team to visually inspect the sprinkler system monthly.
 - The sprinkler service company can provide training for your employees.
 - At a minimum, the monthly inspection should check to ensure that:
 - The area around the sprinkler system shut-off valve is clear of obstacles.
 - The sprinkler main control valve is in the open position.
 - There are no deficiencies in the sprinkler head.
 - The fire department connection on the exterior of the building should be unobstructed and have appropriate caps covering the connection.
 - The station alarm is tested on any sprinkler system that is monitored with a central station fire alarm.
 - The sprinkler system pipes are protected from freezing during cold weather.
- + Wet-pipe sprinkler systems are at the greatest risk of freezing during extreme cold temperatures. If the system may be exposed to temperatures below 40 degrees Fahrenheit, provide heat to prevent the system from freezing. The use of temporary heating units, such as space heaters or salamanders, is not recommended.
- + Monitor the air temperature at all times by placing thermometers in the coldest areas of the buildings. These should be checked frequently. Adding antifreeze solution to the system can be done as long as the proper ratio of water to antifreeze is maintained. Contact your sprinkler service contractor for specifics.
- + If a dry-pipe system is installed, make sure the dry-pipe valve control room is provided with heat.

Sprinkler Heads

Sprinkler systems strategically place sprinkler heads throughout the building to provide full protection by overlapping the sprinkler heads' coverage areas. The sprinkler heads are set to operate as soon as the air temperature surrounding the heads reaches a factory-set temperature, which is generally 160 to 165 degrees Fahrenheit. Many fires will generate this temperature in as little as 45 seconds.

Factors Affecting Sprinkler Heads

Many circumstances can affect sprinkler head effectiveness, including the following:

- + **Corroded or painted sprinkler heads.** Obstructed sprinkler heads cannot respond efficiently, or may not operate at all, because corrosion and paint act as heat insulators, preventing the fusible link from separating.
- + **Dated sprinkler heads.** Old sprinkler heads (not modern, spray-style sprinkler heads) are not capable of providing the fine spray required for an effective system. Many types of sprinkler heads have been recalled by manufacturers; your system should be inspected to ensure that the sprinkler heads are under recall. For more information on recalled sprinkler heads, visit the Consumer Product Safety Commission website at www.cpsc.gov/Recalls and search for Sprinklers (Fire).

- + **Poor clearance.** To ensure that a sprinkler head will disperse a proper spray pattern, maintain an 18-inch vertical clearance between items being stored and any sprinkler heads.
 - To help keep items from being stored within 18 inches of the sprinkler heads, a good practice is to draw a horizontal line around the entire closet, 18 inches vertically below the sprinkler heads. This eliminates any question as to how high items can be stacked.
- + **Items being hung from sprinkler heads.**
 - Remove all items hanging from sprinkler heads.
 - Hanging holiday or other decorations from sprinkler heads could result in damaging the sprinkler head, leaving it inoperable or even changing the spray pattern, making the sprinkler head less effective.

Maintain Spare Sprinkler Heads

- + Maintain at least six spare sprinkler heads on the premises so damaged sprinklers can be promptly replaced.
- + These sprinklers should correspond to the types and temperature ratings of other sprinklers on the property.
- + Keep the sprinklers in a cabinet located where the temperature will not exceed 100 degrees Fahrenheit.
 - Keep a wrench in the cabinet to be used for sprinkler removal and installation.

To better protect against fires and to reduce the possibility of a disruption from fire or smoke damage, sprinkler systems are a must-have. By following the tips and recommendations on this fact sheet, your organization will be better prepared to reduce damage from a fire.

Protect Your Pipes

Guard against freezing sprinkler system pipes by keeping rooms above 40 degrees at all times.

ABOUT THIS GUIDE

“Fire Safety for Community Organizations” was developed by the GuideOne Center for Risk Management®, a wholly owned subsidiary of GuideOne Specialty Mutual Insurance Company.

In 1999, The GuideOne Center for Risk Management® was established to help safeguard churches and other nonprofit organizations by providing the industry’s broadest variety of risk management resources.

The GuideOne Center for Risk Management specializes in helping organizations be proactive in minimizing risk and preventing loss.

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As one of America's leading insurers of community organizations, we provide a lineup of coverages and services based on the unique needs of our customers: property and liability coverage, free risk management resources, value-added services and competitive rates.

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