



A Property Owners Guide to best defense practices for common risks.

TENANT-CAUSED FIRES

A fire loss can end up costing more than a few months' rent, it can cost you your entire investment or possibly a life. Unfortunately, the most common denominator for most fires is typically your tenant.

It's important that your tenant has a sense of responsibility for being safe in their home, otherwise, the risk for fires will increase exponentially. To keep risks down and profitability up, it's ideal to place and keep the best tenants possible. You can try to do this with a thorough tenant screening process, having a good working relationship with your tenants, and educating them on living safely whenever you can. A dedicated property manager helps too!

Here are a few simple places to start practicing fire responsibility & awareness at your property:

1. Prevent cooking fires from getting out of hand

Did you know there are automatic stovetop fire extinguishers for in home use? That's right! Using commercial strength magnets to secure to your existing vent hood or over stove microwaves. If there are ever any flames from a cooking fire it triggers the extinguisher and it dispenses fire-suppressant powder onto the fire. There are several low-cost options like this on the market.

2. Have a No Smoking Policy

There are several benefits as an investor to have your units smoke free, it cuts turnover costs by reducing the need to replace carpeting, drapes, clean and paint walls and remove the smell. Besides reducing the chances of fire and money out on deductibles and repairs it can save you money on your insurance costs too! Many companies these days will ask and give credit for properties with Non-Smoking Policies in place. We are one of them! Want to make your property Non-Smoking? Here are some steps to take. <https://no-smoke.org/advice-enforcing-smokefree-housing-policy/>

Real-Life Examples of Tenant Caused Fires

Cooking

Tenants unable to control a grease fire or food burning while they are in another room.

Cigarettes

Someone falling asleep while smoking.

Space Heaters

Space heater too close to drapes or tipped over.

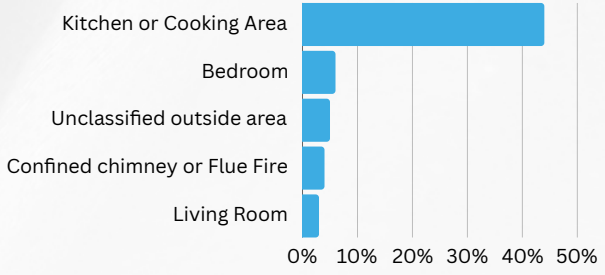
Dryer Vents

Dust build-up clogs the exhaust or lint trap.

Grilling

Improper use, lack of clean up and too close to building.

LEADING AREAS OF ORIGIN FOR HOME FIRES 2016-2020



<https://www.nfpa.org/News-and-Research>

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3. Have a Grilling Policy

No charcoal burners or other open-flame cooking devices or liquefied petroleum gas fueled cooking devices within 10 feet from walls, siding, deck rails; overhangs, eaves, and awnings; shrubs and branches; and furniture and other combustibles. Establish a safe place for residents to use grills if you are going to allow them at all and have the area clearly marked with a visible fire extinguisher available. This is something that can make a big impact with minimum cost to you as an investor.



64.5% of all multi-family fires are caused by cooking.

SOURCE: National Fire Incident Reporting System 5.0, 2005-2007 data



US fire departments responded to an estimated average of **10,600** home fires involving grills per year*

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Investment in **prevention** outweighs the cost of repairs, rebuilding, and loss of rents due to claim.

Related Tips & Articles:

Storage in Egress Areas:

Not only can storage in a hallway or other emergency exit area be an eyesore, it also creates a significant hazard for your tenants. Storage in areas that are not designed for that can create a trip and fall exposure that can result in serious injury on your premises. There is also a life safety component if a tenant cannot easily exit a building during the event of a fire. Tenants' belongings in common areas also create a theft component. Leases should mandate that all tenants' property be kept within their unit or locked up in designated areas. Routine common space inspections should also be performed to keep areas free of obstructions

Pet Policies:

Dog bites are a very common liability claim. As a landlord, you are responsible for maintaining the safety of tenants and guests on your premises. It is important that an appropriate pet policy is maintained regarding dogs and other potentially dangerous animals. Obviously, the safest plan is to have a no-pet policy. Other landlords enforce a certain weight limitation on dogs or have rules against exotic pets or dog breeds that have a higher potential for aggressive behavior (e.g., Pit Bull, Akita, Chow, Staffordshire Terrier, Alaskan Malamute, Wolf-hybrid, Rottweiler, etc.).

Tenant Screening:

Proper tenant screening can not only help ensure that rent is paid, but also improve the safety of your building and improve the desirability of insuring your buildings.

Responsible tenants can improve the overall quality of the building and might reduce the number of headaches that you or the property manager are faced with.

Invest in your property from the very beginning by opting in to use a Tenant Screening service.

About CIBA Insurance Services

Our journey began in 1993 when a forward-thinking property development manager sought innovative insurance solutions. Over the years, we've transformed into a prominent E&S insurance program, recognized across the market for robust coverages and unwavering service stability, consistently evolving our solutions to meet the dynamic demands of the industry, our valued partners, and our esteemed clients

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