

James R. Favor & Company, LLC

INSURANCE BROKERS AND RISK MANAGEMENT CONSULTANTS

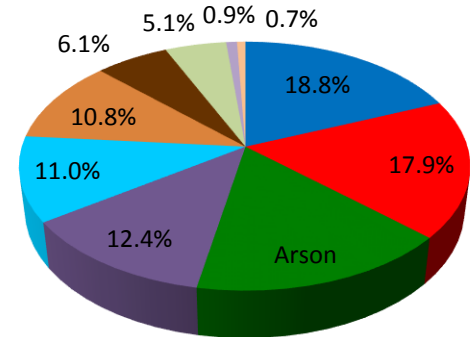
14466 East Evans Avenue, Aurora, Colorado 80014-1409 • (303) 750-1122 • (800) 344-7335 • FAX (303) 745-8669 • www.jrfco.com

LEADING CAUSES OF CHAPTER HOUSE FIRES

(National Fire Protection Association Analysis of 685 Chapter House Fires)

CAUSE	Fires
Misuse of Electricity	18.8%
Careless Smoking and Match Disposal	17.9%
Incendiary or Suspicious (Arson)	16.2%
Kitchen and Cooking Hazards	12.4%
Defective Heating Devices or Chimneys	11.0%
Miscellaneous or Undetermined	10.8%
Spontaneous Ignition	6.1%
Open Fireplaces and Sparks	5.1%
Lightning	0.9%
Ignition from Adjacent Building	0.7%

Cause of Fires



LIFE SAFETY RECOMMENDATIONS

LOCAL FIRE REGULATIONS

- Familiarize yourself with current local fire codes year
- Seek fire department / insurance inspector's assistance
- Meet all fire safety recommendations without delay

FIRE / SAFETY INSPECTIONS

- Establish regular fire department inspections
- Perform monthly fire / safety inspections
- Familiarize yourself with safety systems each school term

FIRE DETECTION / ALARM SYSTEMS

- Install automatic "hard-wired" fire detection systems
- Install "central station monitored" fire alarm systems
- Regularly test and maintain all safety systems

FIRE DOORS / FLAMMABLES

- Install approved fire doors as recommended
- Prohibit "wedging open" of any fire doors
- Prohibit abuse of fire protection equipment
- Store flammables outside in well ventilated areas

LIGHTING / EXITS

- Install automatic battery powered emergency lighting
- Install automatic battery powered lighted exit signs
- Equip all exits with emergency "crash bar openers"
- Keep all exit ways clear of any storage and clutter

REGULAR FIRE DRILLS PROCEDURES

- Conduct fire drills each school term
- Post emergency evacuation plans in each room
- Post emergency phone numbers on each phone
- Designate specific / safe outside meeting place
- Immediately account for all house occupants / visitors

HEATING / ELECTRICAL INSPECTIONS

- Schedule professional inspections each year
- Have repairs promptly performed by professionals
- Establish regular maintenance and service contracts

ELECTRICAL

- Do not overload circuits / use ground (GFIC) outlets
- Do not use multi-outlet or frayed extension cords
- Prohibit the use of halogen light fixtures

CHAPTER HOUSE SECURITY

- Improve chapter house locks / install exterior lighting
- Provide supervision and security during vacant periods
- Establish fire / security inspection each night

KITCHEN / COOKING PROTECTION

- Regular professional cleaning of cooking areas
- Install / regularly service automatic fire suppression systems
- Regularly service / maintain portable fire extinguishers

CONTROL SMOKING

- Establish "NO SMOKING" rules in sleeping areas
- Designated smoking areas / provide proper receptacles
- Clean / inspect for hazards immediately after functions

SOCIAL EVENT CLEAN-UP / INSPECTIONS

- Use non-flammable party decorations
- Clean up immediately following all social events
- Check trash disposal areas / furniture for fire hazards

INSTALL SPRINKLER SYSTEMS

- Sprinkler systems greatly reduce risks of death / injury
- Sprinkler systems reduce property damage by 50-66%
- Sprinkler systems save lives and reduce insurance costs