

HOUSE FIRE ADVICE WORTH LISTENING TO.

FMG
Advice & Insurance

We're here for the good of the country.

EVERY YEAR WE SUPPORT AROUND 150 FMG FAMILIES AFFECTED BY HOUSE FIRES.

Although we can help with replaceable items, there is also emotional stress and the loss of treasured possessions.

House fires are often preventable if the right measures are taken.

The majority of FMG's house fire claims are caused by:

- Electrical and wiring faults
- Kitchen fires
- Chimney and fireplace accidents.

DID YOU KNOW?



A single candle has resulted in a total loss.



At least once a year FMG gets a house fire claim from a BBQ gone wrong causing damaged cladding, decking and walls.



An overloaded dryer has resulted in the complete destruction of a house.

More information

- fireandemergency.nz
- checkitsalright.nz
- tenancy.govt.nz/healthy-homes

FMG HOUSE FIRE CLAIMS

January 2019 to December 2021

\$44M

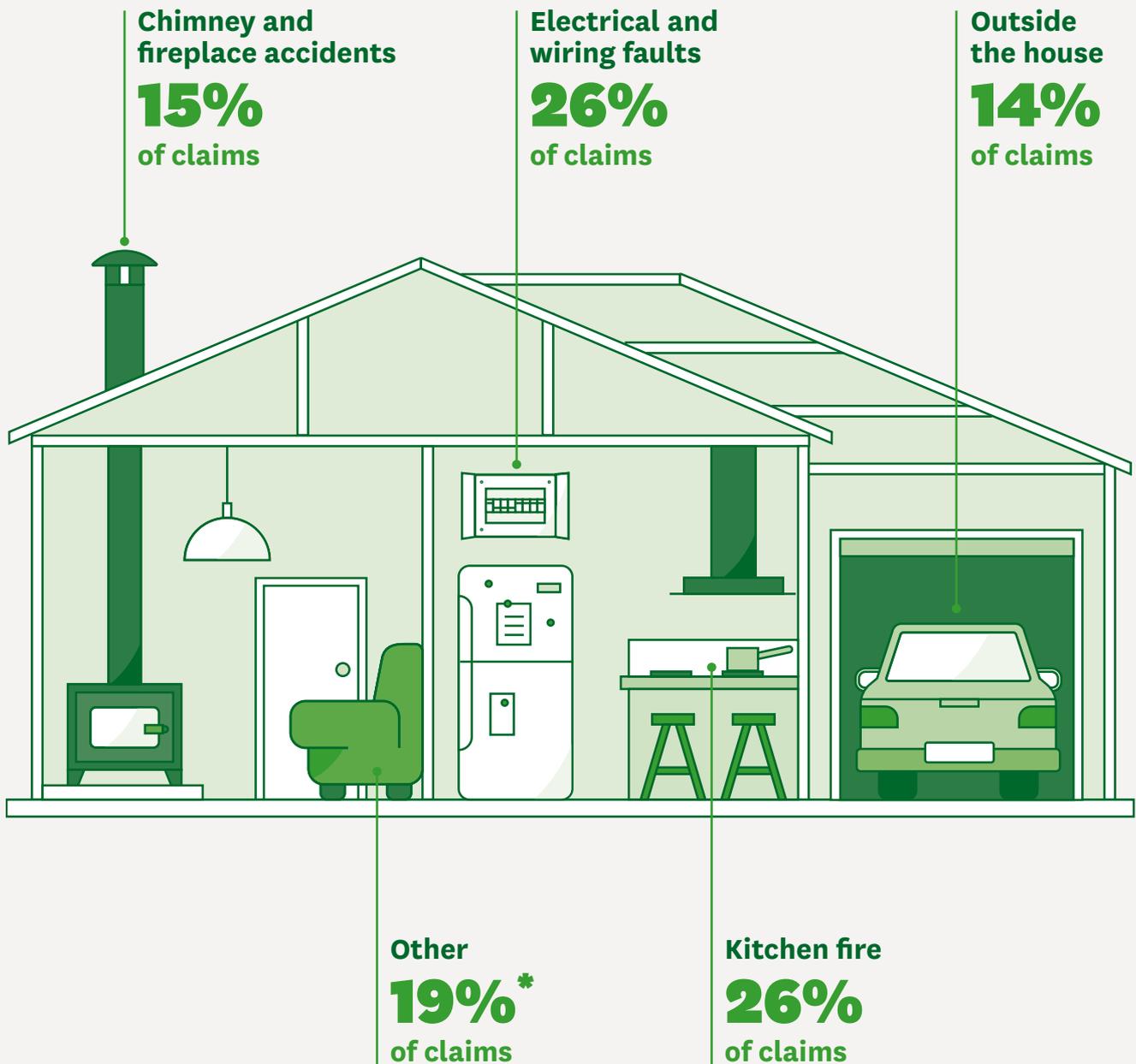
Total claims paid

461

Total claims

\$85K

Average claims value



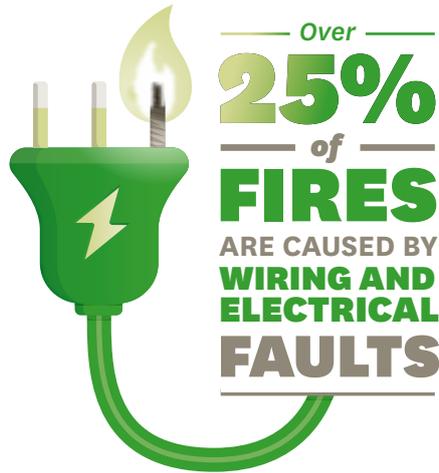
* Other includes indeterminable causes and causes such as candles, cigarettes, and generators.

A FEW THINGS WE'VE LEARNT ABOUT...

ELECTRICAL AND WIRING FAULTS

Electrical fires cost three times as much as other house fire claims. These fires are extremely devastating and destructive. They commonly start in the switchboard or the wiring of the house, or from your everyday appliances.

Appliances and electrical fixtures



Charging items make up 12% of electrical and wiring fire claims, however, it's not just the things that you plug in that pose a risk.

Heated towel rails, extractor fans, and hot water cylinders are examples of items that are constantly drawing current and can be easily overlooked.

Electrical fixtures such as heat transfer systems can be a risk themselves with fires commonly starting at the control panel or within the unit in the ceiling cavity.

Advice worth listening to:

- **One socket, one appliance.** Don't overload power sockets (including multi-boxes) with double adapters. Only use multi-boxes or adapters with circuit breakers. Any extension cords should only be used temporarily.
- **Remember airflow for appliances and heaters.** Prevent overheating by keeping items like toasters, fans, and laptops where they have enough airflow. The same applies to heat sources; keep a metre from the heater.
- **Keep up with maintenance.** Clean vents regularly to prevent control units from burning out as dirty filters restrict airflow. Dust and dirt around motors in large appliances can also act as insulation and cause the motor to heat up over time.
- **Check for rodents.** Vermin and rodents can cause havoc in ceilings or behind large appliances by chewing through cables. Regularly check for damaged cords.

Dryers

Clogged vents, ducts, and filters are the primary causes of dryer fires.

Advice worth listening to:

- **Clean the lint filter between each load.** Lint build-up can result in filters overheating and igniting even after the dryer is turned off.
- **Don't overload your dryer.** Overloading can cause excessive heat to build up. Allow for at least a quarter of the dryer to be free so items can move around and aerate.
- **Use the correct settings.** If you must use the dryer for items soiled with fats and oils, such as tea towels, ensure you wash in hot water first and use the lowest heat setting with a cycle that includes a cooldown period.

Electrical fire warning signs to look out for

- **Circuit breakers and fuses blow out regularly.** This is a sign too many high amp appliances or devices are plugged into a single circuit. If the amp load is more than what the circuit breaker or fuse is rated for, then this may cause a short in the wiring.
- **Buzzing, charred or discoloured outlets, and switches.** These are a result of faulty wiring in the circuit. Loose connections can cause arcing, and lead to deterioration over time resulting in hotspots or fire.
- **Flickering lights or shocks from switches and outlets.** These can be caused by a wire shorting out in the circuit.

If you're unsure, get a qualified electrician to have a look at your switchboard and wiring.

KITCHENS

Most kitchen claims are from unattended cooking, and fat and oil fires.



Advice worth listening to:

- **Don't leave cooking unattended.** If you intend on leaving the kitchen, turn the stove top off.
- **Avoid leaving flammable items near hot surfaces.** Flammable items, such as oven mitts, tea towels, and curtains can easily catch alight when near cooking areas.
- **Place a lid over a pan fire.** A wet tea towel or a flat object (like a chopping board) will also starve the fire of oxygen.

OUTSIDE THE HOUSE

Examples of these fires include charging lithium batteries that have exploded, welding, or hot lawnmowers or motorbikes stored in the garage.

Advice worth listening to:

- **Store flammable items safely.** Don't store flammable items near sources of heat or flames.
- **Only charge batteries for the recommended time.** Batteries can present a fire risk when over-charged. Try not to leave them charging overnight.
- **Pay attention to your surroundings.** Create a safety zone around your home that creates a barrier between you and any potential fires including burn-offs and fireworks.

CHIMNEYS AND FIREPLACES

Fires from fireplaces might seem obvious but many are preventable.



Advice worth listening to:

- **Annually inspect and sweep fireplaces and chimneys.** It's important to inspect for deterioration and to clear out debris (like birds' nests) and build-up of creosote, soot, and ash.
- **Install a fire guard.** You can easily reduce the chance of wood or coal escaping. A guard can also help prevent little hands from getting too close.
- **Don't leave items on the fireplace.** Fireplace surrounds get very hot, and fires can start even when the fireplace itself is not lit. Always make sure fire starters and aerosols are stored well away from the fireplace.
- **Soak ashes and place in a steel bucket.** Even after a fire is out, you face a risk as ashes can stay warm for up to five days. Make sure the bucket is stored in an open and safe place away from the house, decking or garden area.



Check out Fire and Emergency for more information on how to protect your home from fire.

HEALTHY HOMES STANDARDS

Meeting healthy homes standards goes beyond regulatory compliance, it also helps mitigate fire risk to your key investments. Half of all total losses are tenanted or employee homes.



IN EMPLOYEE AND TENANTED HOMES

Advice worth listening to:

- **Provide adequate ventilation.** Kitchens and bathrooms must have external mechanical ventilation.
- **Install adequate heating.** This will help prevent the potential overloading of power points from additional heaters.

Check out Tenancy Services for more information on healthy home standards.



COMPLETE LOSS OF THE HOME

Often it doesn't take a complete loss of a house to lose all the contents inside. We've found that 1 in 4 house fires have resulted in a complete loss of the things that make it a home.



Advice worth listening to:

- **Have an escape plan.** Make sure you and your family know the fastest way to get out.
- **Regularly test smoke alarms.** Testing at the start and end of daylight savings is a good habit.
- **Ensure you have access for fire trucks.** Fire trucks require 4 metres clearance to easily make it to your home.

Check out Fire and Emergency for more information on staying fire safe within the home.



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