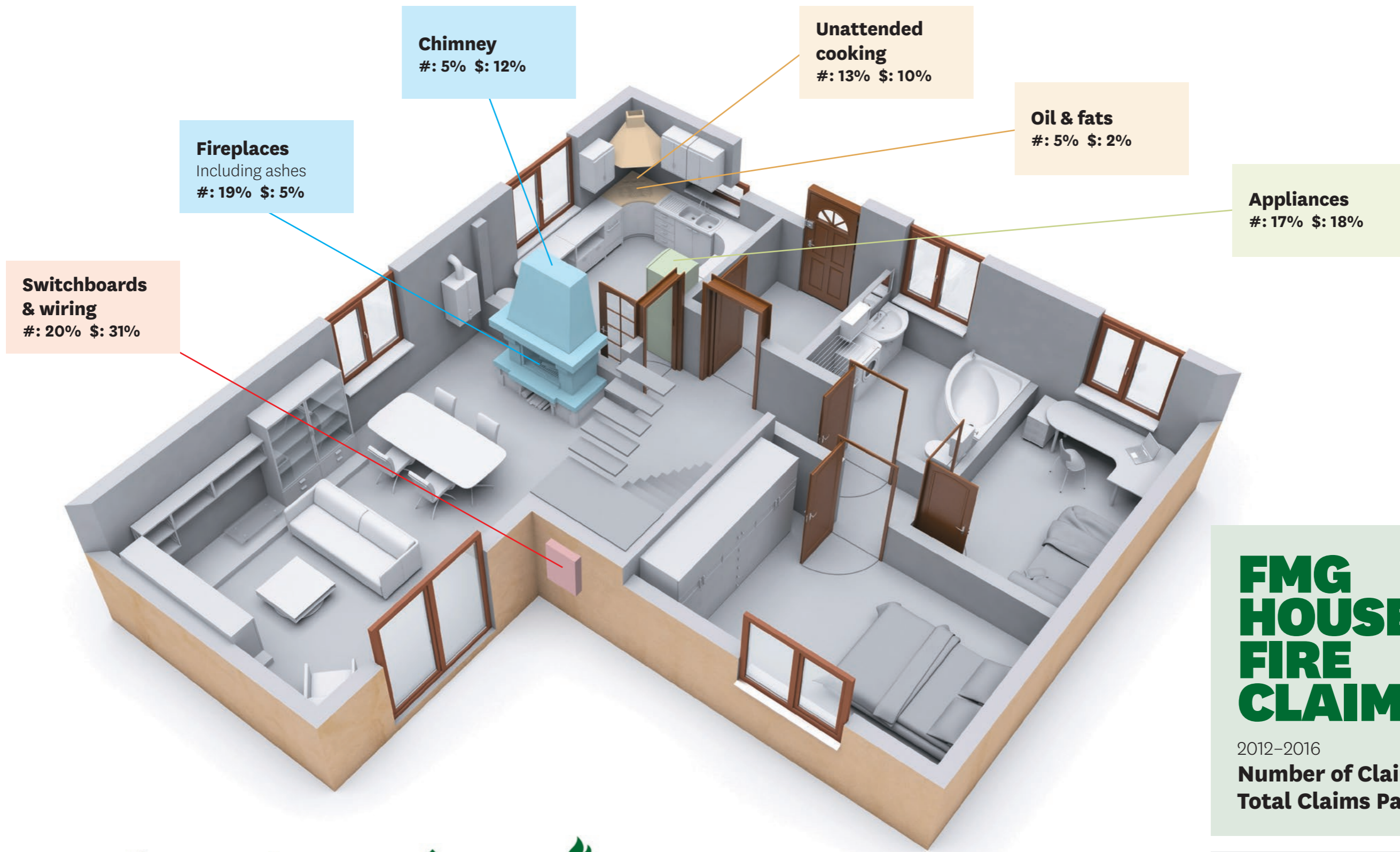


**HOUSE
FIRE
ADVICE
WORTH
LISTENING
TO.**

FMG
Advice & Insurance

We're here for the good of the country.

HOUSE FIRE ORIGINS.



FMG HOUSE FIRE CLAIMS.
2012-2016
Number of Claims: 740
Total Claims Paid: \$39.3m



Arson

#: 2% \$: 5%



Children

#: 1% \$: 3%



Cigarettes

#: 1% \$: 2%



Candles

#: 3% \$: 1%



External source

#: 11% \$: 6%

Unsure

#: 2% \$: 3%

Other

#: 2% \$: 3%

Key:

#: Percentage of Claims

\$: Percentage of Total Claims Paid

A FEW THINGS WE'VE LEARNT.

Every year around 150 FMG clients experience a damaging house fire. These fires are often traumatic events – a home is so much more than just walls and a roof.

The leading causes of house fires in rural areas differ from those in urban areas. For instance, households in rural areas are twice as likely to use wood fires for heating – and more likely to experience a fireplace or chimney fire.

What's more, the damage caused by rural house fires is often worse because of the extra time it takes for emergency services to arrive.

75% of rural house fire claims are caused by:

- Switchboards and wiring
- Appliances
- Chimneys and fireplaces
- Kitchen fires

SWITCHBOARDS & WIRING.

One in five FMG house fire claims are caused by an electrical fault, in either the switchboard or the wiring of the house. Unfortunately electrical fault fires are also extremely damaging, making up over 30% of house fire claims value, and are responsible for 32 out of the 100 most destructive house fires in the past five years.

Switchboards safeguard against faults in a building's electrical system. When an electrical fault occurs, circuit breakers and fuses will 'trip' or 'blow', immediately cutting electricity to the faulty wiring. If the switchboard isn't maintained or isn't functioning properly, and the breakers and fuses don't trip or blow, electricity can continue to flow to the faulty wiring and ignite surrounding materials. What's more, if the switchboard itself isn't correctly wired and maintained, it can reach such high temperatures that it too can ignite surrounding materials leading to a significant fire.

Electrical fire warning signs to look out for:

● Circuit breakers and fuses go out regularly.

Too many high amp appliances plugged into a single circuit can cause the breaker or fuse to blow out. However, if the amp load of the appliances is less than what the circuit breaker or fuse is rated for, then there may be a short in the wiring with the potential to start a fire.

● Dimming and flickering lights.

While dimming or momentary flickering lights can be normal in some cases, if it happens often, it may be a sign of faulty wiring or a bad circuit breaker that needs replacing.

● Buzzing, charred or discoloured outlets and switches.

A result of faulty wiring in the circuit near the outlet or switch, or a loose connection in the switch which causes a short, resulting in a fire arc from the outlet or switch.

● Acrid burning smell.

An electrical fire initially has a fairly acrid smell, and a short that causes a brief burn has the same smell. In some cases, the short is in the outlet, but if it is from the wiring inside the wall it can more easily start a fire.

● Shocking switches and outlets.

This can mean that a wire in the circuit is shorting out to the conduit enclosing the wires. Aside from being physically unpleasant, this is a sure sign that something is shorting out.

Houses over 60 years old that have not been upgraded with new electrical wiring and switchboards have a greater risk of fire. If you have any concerns, FMG recommends that you have a qualified electrician review the electrical wiring and switchboards in your house.

APPLIANCES.

Appliances are one of the most frequent causes of house fire claims. Overloading of power sockets, frayed and damaged cords, and improper appliance storage can all lead to a damaging fire.

Preventing appliance fires.

- Apply a 'one socket, one appliance' rule. Do not overload power sockets (including multiboxes) with double adapters and consider only using multiboxes with circuit breakers.
- If you have any concerns about an appliance (especially electric blankets, heaters, irons or toasters), get them checked by a qualified electrician. Avoid buying second-hand appliances. If you do, ensure they are certified as safe.
- Ensure appliance cords are in good condition and not frayed.
- Don't forget to regularly check the cords, plugs and sockets of large appliances like dishwashers, ovens and fridges. A number of significant fires have started behind these appliances.
- Extension cords are not designed to be permanent replacements for a house's internal wiring. Never put them under carpets or mats or use them when they're tightly coiled.
- Use light bulbs with an appropriate wattage for the size of the light fixture. Using a higher wattage bulb may cause over-heating and fire.
- Regularly clean electrical appliances to prevent the build-up of dust.
- Do not place fans, heaters, televisions, clothes dryers or electrical equipment in areas with restricted airflow.
- Do not use heat generating appliances, like toasters, in confined spaces. Unplug appliances before storing them.
- Follow the heater metre rule – keep clothes, toys, furniture and any other flammable items one metre away from the heater or fireplace.

FIREPLACES & CHIMNEYS.

Fireplaces account for almost 20% of claims. These fires often involve rugs, carpets and fireplace surroundings catching due to a lack of proper fire guards.

Fires also start from ashes not being properly disposed of. In a number of claims ashes have been placed in boxes or other combustible containers on the porch or deck and have reignited leading to significant damage.

Chimney fires can be very destructive, spreading into ceilings and walls causing extensive damage. While they account for just 5% of claims by number, they account for 12% of claims by value.

Preventing fireplace and chimney fires.

● Inspect fireplaces and chimneys.

Ensure you have your fireplace and chimney inspected for deterioration and have the flue swept annually to clear out any debris and build-up of creosote, soot and ash. Sweeping out your chimney will not only help prevent chimney fires but also help to reduce fires caused by sparks from build-up of creosote.

● Never use accelerants.

Using flammable liquids, such as petrol, diesel or kerosene as a fireplace accelerant creates an extremely dangerous environment with the possibility of starting an uncontrollable fire, fume inhalation, and potential explosions. If your kindling and paper isn't doing the trick, there are many safe alternatives, such as fire starters available from supermarkets and hardware stores.

● Install a fire guard.

A key cause of these fireplace claims is hot matter escaping the fireplace and damaging surrounding items and furnishings. You can easily reduce the chance of items escaping by installing a fire guard in front of your fireplace. While keeping everything in that's meant to be there, a guard can also help prevent things, like little hands, from getting too close to the flames.

● Disposal of ashes.

Even after it's out, you face a fire risk. Ashes can stay warm enough to start a fire for up to five days so it's important to store them in a safe way until they're cool enough to dispose of. Place ashes in a steel bucket, thoroughly doused with water, cover with a lid and put outside for at least five days before safely disposing of them.

KITCHENS.

Kitchen fires as a result of unattended cooking and fat and oil fires, are responsible for 18% of the house fire claims FMG has received over the past 5 years.

Preventing kitchen fires.

- If you're having a few drinks, avoid using the oven or stove – prepare food beforehand, or use the microwave.
- Keep any flammable items such as curtains, tea towels and oven mitts well away from the cooking area.
- Don't overload plugs and switches – one appliance per switch.
- Keep a fire extinguisher close by and know how to use it.
- If you need to leave the kitchen, turn off the stovetop.
- If your fry pan is on fire, place a wet tea towel over the pan, or a flat object (like a chopping board) to starve the fire of oxygen.

Additional resources:

New Zealand Fire Service

[fire.org.nz](https://www.fire.org.nz)

Energy Safety (WorkSafe New Zealand)

[energysafety.govt.nz](https://www.energysafety.govt.nz)

Master Electricians

[masterelectricians.org.nz](https://www.masterelectricians.org.nz)

FMG

[fmg.co.nz](https://www.fmg.co.nz)

EMPLOYEE & TENANTED HOUSING.

Under the law, farm owners/employers must ensure, so far as reasonably practical, that the accommodation they provide for workers is safe and healthy. New buildings must comply with the Building Act 2004.

[worksafe.govt.nz/worksafe/information-guidance/all-guidance-items/hswa-fact-sheets/worker-accommodation/worker-accommodation.pdf](https://www.worksafe.govt.nz/worksafe/information-guidance/all-guidance-items/hswa-fact-sheets/worker-accommodation/worker-accommodation.pdf)

Under the Tenancy Act, landlords must have the right type of smoke alarms installed in the right places in order to meet the regulations that came into force on 1 July 2016.

All new or replacement smoke alarms must be long-life photoelectric smoke alarms with a battery life of at least eight years that meet the required product standards, or a hard-wired smoke alarm system. Both landlords and tenants have responsibilities to keep smoke alarms working.

A landlord who fails to comply with smoke alarm obligations is committing an unlawful act, and may be liable for a penalty of up to \$4,000.

[tenancy.govt.nz/maintenance-and-inspections/smoke-alarms/#id_730547-where-to-place-smoke-alarms](https://www.tenancy.govt.nz/maintenance-and-inspections/smoke-alarms/#id_730547-where-to-place-smoke-alarms)

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