



Replacing a place of worship damaged or destroyed by fire is a very difficult task for the management team and congregation to face; on both a practical and emotional level. You must deal with the loss of the structure itself, but also with the loss of precious items like artwork, manuscripts, and irreplaceable items of intrinsic or historical value to the community. You may be faced with unwanted media attention and potentially, a loss of income when it is most needed. The faith community at large loses its “home”. Recovery to the community may take years and, in some cases, may never recover.

To safeguard your place of worship from the ravages of fire, there are a number of steps that can be taken by you and the members of your congregation. This bulletin touches on some of these. For more detailed

assistance, we recommend contacting and meeting with your local fire officials to further develop your fire prevention plans.

# Fire Safety and Prevention Tips

## Site Audit

Perform a fire safety audit of your property on a regular basis. Develop a checklist of items that should be reviewed, and keep records of the results. When deficiencies are found, act to correct them promptly. If there are substantial costs associated with the work, plan and budget for that work to get done if it is a priority.

## Grounds and Trees

Ensure that the grounds surrounding buildings are kept clear of leaves, branches and other debris. Long dry grass can fuel a fast moving ground fire, so keep the lawns cut short. Keep trees away from the church structure. Trees are an important part of the landscape but if positioned too close to a building they can provide a path for fire to follow. If trees are close to the building remove any overhanging dead limbs.

## Flammable Liquids and Gases

Flammable liquids and gases should be stored in "ULC listed" containers and should not be kept inside your main buildings. Store them in a secure building separated from other buildings on the property. Gasoline powered lawnmowers, leaf blowers, hedge trimmers, snow blowers, and all sizes of propane cylinders should be stored in that building as well.

## Roofs

Ensure that your roof is shingled with materials that are fire resistant. If you are replacing your roofing, ask your roofer about fire resistant options.

## Exterior Walls

Places of worship are built of a variety of materials. If your building is wood frame construction, it would be prudent to consult with your local fire department regarding protection strategies. Generally, keep the exterior of the church clear of any refuse, storage, or open flame (BBQs).

## Lightning Protection

In many areas of Canada, lightning strikes result in extensive property damage and personal injury. Ecclesiastical Insurance has a number of documents available on how to protect your property from lightning damage. To learn more, please contact your Broker.

## Appliances

### (stoves, heaters, organs, computers)

Electrical appliances are a source of ignition. In many cases the root cause of a fire has been traced to:

- Overloaded electrical circuits
- Sparking due to wiring failures/damaged cords
- Placing heat-generating appliances (stoves, heaters, blower motors) too close to combustible materials
- Inadequate ventilation for equipment to prevent overheating
- Improper cooking practices (frying in open pans, forgetting to turn a stove off)
- Using articles that are not CSA or ULC approved
- Misusing extension cords, multi taps
- Damaged outlets
- Outdated electrical panels
- Combustible materials stored in the same room as the electrical distribution panel. The panel should be kept accessible at all times.

Remember, electrical wiring, outlets, panels, fuses, and circuit breakers do not last forever. They are all subject to wear, tear, and deterioration over time. In order to minimize fire risk, have your electrical system inspected on a regular basis, at least every five years. Your local provincial or municipal electrical regulatory authority can provide inspections for a nominal fee. Any electrical work must be done by a licensed electrician, and must be inspected and approved by the regulator.

## Heating Equipment

Have your heating equipment serviced by a licensed technician annually. Ensure that the flues are checked and that they are kept clear of debris and vermin, and that chimneys are in good repair, clean, and lined with a metal liner. Carbon monoxide detectors should also be installed to warn in the event of an equipment malfunction. The room where your heating is installed should never be used for storage. All combustible and flammable materials should be removed.

## Candles

Use of candles should be carefully controlled. Never provide candles to unsupervised children. Lit candles should always be contained in, or placed on a non-combustible surface such as metal or stone. Keep flammable fabrics and materials away from candles. Lock away candles and matches when not in use. Wherever possible, replace wax candles with oil candles. For further information on the safe use of candles, refer to Ecclesiastical Insurance's press release "A Single Candle Shuts Down Congregation".

## Hot Work

(roofing, welding, brazing)

Whenever roof repairs, welding or plumbing work is being undertaken, and those repairs involve the use of open flame and/or flammable materials such as hot tar, ensure that hot work best practices are used and that your contractor is fully certified and insured for the work. A copy of our "Hot Work Permit" document is available on our website. Understand your obligations regarding inspection of the work.

## Smoke Alarms

To protect your facility, consider the installation of smoke detectors and alarms. Today, there are a variety of very sensitive detectors available to provide early warning of a fire. The detectors should be tied back to a central panel, and that panel ideally should be monitored and alarmed to the local fire

department. Strong consideration should be given to intrusion alarms as well, as they a deterrent to arsonists. If the facility is large, sprinklers should be considered to protect the facility.

## Extinguishers and Hoses

While many facilities are equipped with fire extinguishers and hoses, these may not be enough to put out a fire, unless it is caught very early. All staff should all be trained in the proper use of fire extinguishers. Call your local fire brigade if a fire is detected, and ensure that everyone in the building evacuates in an orderly fashion. Do not stay in a burning building to try and fight the fire.

## Vandalism/Robbery

Sadly, fires are often started to cover robberies, or mischief. Security systems should be in operation as they act as a robbery deterrent. Further information regarding actions to take to discourage such activities can be found in Ecclesiastical Insurance's "Risk Control Guidelines for Places of Worship". You can print a pdf copy of this document from our website.

## Conclusion

While there are no guarantees that a fire will not occur, best practices and experience suggest that implementing the steps outlined above can help reduce the frequency of incidents of fire. Your broker, and Ecclesiastical Insurance, can provide further assistance in establishing a fire-safe facility.

## ABOUT ECCLESIASTICAL INSURANCE

Ecclesiastical Insurance Office plc is a specialist commercial insurance company. We are deeply committed to protecting the needs of organizations that enrich the lives of others; to preserving Canada's distinct communities, cultures and history; and to supporting initiatives that help improve the lives of people in need.



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