

A personal message from
Kevin Toth, chief underwriting officer

Harleysville
Good people to know®

FIRE LOSSES: What you can do to prevent them

Dear Valued Customer:

Thank you for entrusting your business to Harleysville Insurance. We look forward to providing your insurance protection for many years to come. Of utmost importance to us is the safety of you and your employees and the well-being of your business. We want to be there for you *before* a claim arises, not just after a loss occurs.

With that in mind, we'd like to offer some suggestions on ways you can better protect your employees and the operations of your business.

In recent months, we have seen an increase in the number of major fire losses experienced by our policyholders. A variety of factors has led to these fires, but it appears the current downturn in the economy has had an impact. A primary reason seems to be the decision by some to defer maintenance and other routine property safety measures. Obviously, it's always important to remain vigilant about safety—but that's especially true during the current economic times.

So what should you do? **Here are some suggestions:**



- **Make sure all fire suppression equipment is functioning properly.** That includes sprinklers and fire extinguishers, all of which should be tested at least annually.
- **Make sure your employees know what to do if a fire starts.** Do they know where fire extinguishers are located and do they know how to operate them? Do you have an emergency evacuation plan in place? Have you tested that plan recently to ensure your employees know what is expected of them in case of an emergency?
- **Consider eliminating or limiting smoking on your premises.** Going smoke-free not only offers tremendous health benefits, but also reduces your risk of loss from fire. At the very least, limit smoking to designated areas that are controlled and contain the proper equipment.



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- **Examine storage areas.** Fires often start in storage areas. Boxes or flammable items may be stored too close to sources of heat or electricity, such as fireplaces, chimneys or furnaces. Because storage areas are often visited infrequently, dangerous conditions may exist that can cause a fire to go undetected.
- **Play it safe with your electrical equipment.** Limit the use of extension cords, and never overload your electrical circuits. A leading cause of fires is an electrical panel that is providing more service than it was designed to support. If in doubt, have your electrician check it out. Remove combustible materials—such as trash cans, paper and cardboard boxes—from areas adjacent to outlets, panel boxes and other heat-producing electrical equipment.
- **Maintain a routine maintenance schedule for your heating, ventilation and air conditioning (HVAC) equipment.** Have a qualified technician inspect your system at least annually, or—better yet—before the winter and summer seasons. And, keep combustible materials at least 3 feet from boilers, furnaces and other heating units.

- **Make sure kitchen areas—no matter how small—are cleaned daily.** In addition, stoves, ovens and other cooking equipment should be serviced at least annually by a qualified technician. And prohibit the use of “hot plates”—provide a microwave oven instead.
- **Be on alert for dangerous conditions and encourage employees to report them.** Having a safety and fire prevention mindset encourages everyone to always be on the lookout for dangerous conditions. Increased awareness is one of the greatest risk management tools at your disposal.

Additional ideas to help you avoid losses and reduce risks to your business and property are included in the enclosed fire safety checklist. And more extensive fire prevention information is available on our Web site at fireprevention.harleysville.com.

At the same time, a key function of our organization is risk control, which is handled by a special unit of safety professionals who have many years of experience in helping our policyholders prevent losses and reduce safety risks within their operations. We invite you to contact Risk Control Central (800.523.6344, ext. 8100, or riskcontrol@harleysvillegroup.com) or your local independent insurance agent for ways to protect your employees and your business from fires and other losses.

Your safety and the safety of your employees and customers is paramount. The goal of the “Good people to know” at Harleysville Insurance is to work with you so that your employees don’t have to be concerned about their safety on the job. We’re here to help!

Sincerely,

Kevin M. Toth
Senior Vice President & Chief Underwriting Officer

