



TOIRMA Update

By Jim Donelan

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Fire Safety

REMEMBER “STOP, DROP, AND ROLL?” In grade school we were taught that if your clothing catches fire, this technique should be followed to minimize injury and put out the fire. This is arguably one of the most effective safety campaigns of all-time. Even I remember the steps four decades later. Unfortunately, fires are a consideration of any risk management program.

Within the past year, two of our members have experienced major fires within their buildings. Happily, no one was injured in either of these events. However, there was considerable damage to the structures. Not all fires can be prevented, but we all strive to reduce the occurrence.

The American Institute for Chartered Property Casualty Underwriters defines a *risk management program* as a “system for planning, organizing, leading, and controlling the resources and activities that an organization needs to protect itself from the adverse effects of accidental losses.” A reliable risk management program, such as TOIRMA, assists its members in managing risk while maintaining an ability to cover losses or claims. “Loss Control” is a key part of risk management.

TOIRMA’s loss control efforts are ongoing and aimed at helping our members minimize claims and losses. We appreciate township officials throughout the state and their willingness to help reduce injuries and property losses.

TOIRMA offers numerous *Risk Reminders* relating to fire safety. These one-page documents may be downloaded from the “Loss Control Toolbox” section of our website, toirma.org. We encourage our members to utilize the *Risk Reminders* during safety meetings with employees. The documents may be printed and provided to workers and placed on bulletin boards within employee areas.

TOIRMA has 15 Fire Safety *Risk Reminders* in our Toolbox. Each *Reminder* focuses on a different area of fire safety. Useful considerations include which fire extinguishers to choose and have available (there are different types) for fire safety at both home and work. In addition, for example, the following questions are addressed in our *Risk Reminders*: How often should fire extinguishers be inspected? What is the “fire triangle?” What to do in a fire emergency?



One *Risk Reminder* that I find beneficial, is the **PASS** Procedure, which relates to the proper operation of a fire extinguisher. The recommended steps include the following:

- P Pull** the Pin
- A Aim** low, point the extinguisher at the base of the fire
- S Squeeze** the lever/trigger
- S Sweep** the nozzle from side to side, covering the entire fire with the extinguishing substance

Here is a listing of Fire Safety *Risk Reminders* available to TOIRMA members.

Facts About Fire Extinguishers	Fall Fire Safety Risk Reminder
Fall Fire Safety	Fire Emergencies
Fire Extinguisher, How to Use	Fire Extinguishers “PASS” Procedure
Fire Extinguishers Which to Choose	Fire Extinguishers
Fire Prevention Safety	Fire Prevention Week
Fire Rescue Be Prepared	Fire Safety Job and Home
Fire Safety	Fire Triangle
Worksite Fire Emergencies	

We appreciate your attention to these matters.

As always, if you have any additional questions, please feel free to contact me toll-free at (888) 562-7861 or by email at jdonelan@toirma.org.

Think Safe ... Drive Safe ... Work Safe