

LOSS CONTROL

Policyholder Training Series

Policy Training Series (PTS) Important Points:

- ◆ Fire extinguishers can save lives and property.
- ◆ Know how to operate a fire extinguisher.
- ◆ Select fire extinguishers based on the class or type of fires that are likely to occur.
- ◆ Become familiar with the four basic classes of fires.
- ◆ Ensure that fire extinguishers are easily accessible, tagged, inspected monthly and serviced annually.
- ◆ Follow the four step P.A.S.S. procedure;
 1. Pull the pin
 2. Aim low
 3. Squeeze the handle
 4. Sweep side to side
- ◆ Always contact the fire department

For information about any of FirstComp's Loss Control Services, please call (888) 500-3344 or email losscontrol@firstcomp.com.

Fire Extinguisher Safety

When used properly, a portable fire extinguisher can save lives and property by putting out a small fire or controlling it until the fire department arrives. Portable extinguishers are not designed to fight large or spreading fires. However, even against small fires, they are useful only under certain conditions:

- ◆ Know how to use the extinguisher. There is no time to read directions during an emergency.
- ◆ The extinguisher must be within easy reach and in working order, fully charged.
- ◆ Some models are unsuitable for use on grease or electrical fires.

Extinguisher Selection:

Choose your extinguisher carefully. A fire extinguisher should bear the seal of an independent testing laboratory. It should also be labeled as to the type of fire it is intended to extinguish. The extinguisher must be large enough to put out a fire as most portable extinguishers discharge completely in as few as eight seconds.

Classes of Fires:

There are four basic classes of fires. All fire extinguishers are labeled with standard symbols for the classes of fires they can put out. A red slash through any of the symbols tells you the extinguisher cannot be used on that class fire. A missing symbol tells you only that the extinguisher has not been tested for use on a given class of fire.

Class A: Ordinary combustibles such as wood, cloth, paper, rubber, and many plastics.

Class B: Flammable liquids such as gasoline, oil, grease, tar, oil-based paint, lacquer, etc.

Class C: Energized electrical equipment including wiring, fuse boxes, circuit breakers, machinery, and appliances.

Class D: Combustible metals including magnesium, sodium, potassium, etc.

Many fire extinguishers are "multipurpose" A-B-C models, labeled for use on those classes of fires. If you are ever faced with a Class A fire, and you don't have an extinguisher with an "A" symbol, don't hesitate to use one with the "B:C" symbols.

Warning: It is dangerous to use water or an extinguisher labeled only for Class A fires on a grease or electrical fire.

Installation and Maintenance:

Extinguishers should be installed in plain view in an escape route and away from ovens and other heating appliances. Extinguishers require routine care. Rechargeable models must be tagged, inspected monthly, serviced after every use and annually.

Remember the P.A.S.S.— Word:

Stand 6 to 8 feet away from the fire and follow the four-step P.A.S.S. procedure below. If the fire does not begin to go out immediately, leave the area at once. Always be sure the fire department is contacted and inspects the fire site.

Pull the pin out: This unlocks the operating lever and allows you to discharge the extinguisher.

Aim low: Point the extinguisher nozzle (or hose) at the base of the fire.

Squeeze the lever below the handle: This discharges the extinguishing agent. Releasing the lever will stop the discharge.

Sweep from side to side: Moving carefully toward the fire, keep the extinguisher aimed at the base of the fire and sweep back and forth until the flames appear to be out. Watch the fire area. If the fire re-ignites, repeat the process.

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