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FIRE-RELATED WATER DAMAGE

How to Address Fire-Related Water Damage

Fire, heat, and smoke can damage your property. What they don't ruin, water likely will. Here's how to prepare.

If you've ever witnessed a structure fire, you know that firefighters often break windows, open walls, and cut holes in the affected building's roof to extinguish the fire. They also apply water to the building and surrounding areas to smother burning materials and cool superheated gases that form during the combustion process. How water is applied—and for how long—depends on the building's construction, the property's layout, the burning material, and how long it burned. Whatever the process, the water volume will be significant. The good news is you can mitigate the resulting damage with proper planning.

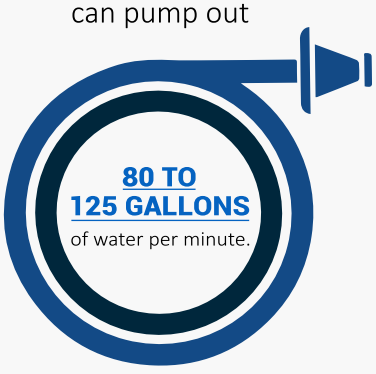
Pre-fire planning

Risks are easier to manage if you have a plan in place before disaster strikes. If a fire occurs on your property, firefighters can save more lives and property if they know the property's layout, construction type, occupancy, fire suppression system, stored chemicals, etc. A better plan can also lead to less water damage. To prepare for a fire emergency:

- Enlist the help of your local fire department to develop an emergency response plan.
- Schedule a walk-through of your property. Fire department representatives will:
    - identify the construction characteristics of your building, the location of fire hydrants and additional water sources, and any areas of concern;
    - locate the building's fire protection equipment room and main water supply; and
    - identify your fire protection system's isolation valves and shut-offs.

On average, a fire in a residential structure requires two or more hose lines. While fighting fire with two hose lines for just five minutes, firefighters can spray more than 1,000 gallons of water.

ONE HOSE LINE
can pump out



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- Use bold signage to identify fire protection equipment rooms.
- Store keys to your fire protection rooms in a key vault or other safe location recommended by the fire department.
- Inspect your fire protection equipment as outlined by the manufacturer, National Fire Protection Association (NFPA) Code requirements, and any local regulations.
- Consult with a disaster mitigation company and keep the company's contact details in a place you can access, even if your building were on fire.
- Ensure your organization's management and staff are familiar with your building's layout.

Regarding water damage, your plan must address the following questions:

- Are there mechanical systems in the building that could be affected by a large volume of water? (These may include electrical panels, elevators, generators, etc.)
- Is there a way to protect the components of these systems from water?
- Can you use the plumbing features in the building to remove excess water? (e.g., can you remove a toilet to use the plumbing stack to drain water? Is a shower drain accessible for water removal? Are their accessible floor drains for excess water runoff?)
- Do you have a large supply of equipment on hand for water cleanup (mops, buckets, squeegees, tarps, etc.)?

Does your building have an automatic sprinkler system?

If you experience an accidental discharge,

EACH SPRINKLER HEAD CAN RELEASE BETWEEN

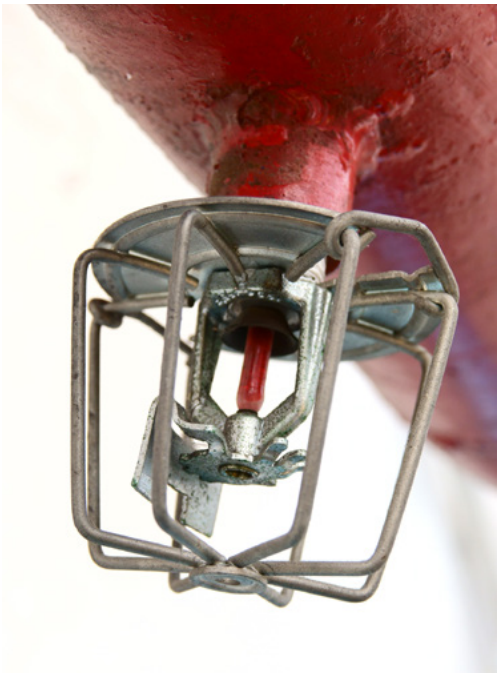
8 AND 40 GALLONS
of water per minute,

depending on the system type.

Mitigating damage from a sprinkler system discharge

There are numerous steps you can take to mitigate water damage from a sprinkler system discharge—whether accidental or in response to an emergency:

- Install sprinkler protection guards to protect sprinkler heads from damage, following any applicable NFPA and local standards. Sprinkler guards protect sprinkler heads from mechanical and physical damage.
- Verify whether your sprinkler system is "supervised" or has flow monitors. These systems may be electronic or manual and trigger an alarm when they detect water flowing through the system. If your system is unsupervised, consult with a local fire protection company to ensure it meets code requirements.
- Create a plan for the accidental discharge of water. Discuss with your staff how to handle an incident, especially with those involved in property maintenance and contracted services.
- Determine if any on-site staff have the experience to deal with a fire sprinkler malfunction.



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- Consult with your fire department or the proper local authorities regarding a procedure for closing water supply valves before touching any part of the system.
- Closing water supply valves connected to your fire protection system will render part or all of the system inoperative. When valves are closed, your local fire code may require a "fire watch," whereby facility personnel patrols the building on the lookout for fires.
- When in doubt, ask the fire department for recommendations on dealing with an accidental discharge of a sprinkler head.

Managing the aftermath

Health Risks to Consider After Water Damage	
Mold	Levels can be dangerously high after water damage, and increase further when moldy items are moved. If you see or smell mold, there's no need to test for it.
Unsanitary Water	Keep sprinkler and hose water out of open wounds, and never ingest untreated water.
Lead Dust	Older buildings may have paint containing lead. Water damage can cause paint to flake and peel, posing a danger to workers and residents.
Asbestos	Older builders may also contain asbestos, used in certain types of insulation. When broken or dis-turbed, airborne fibers can be released and cause serious diseases when inhaled.
Electric Shock	Any electric device is dangerous after a water-related incident.

Once the water stops flowing, there are still plenty of health and safety risks to consider. Dirty water left behind after a fire might contain soot with carcinogens that can make people sick. After sitting in pipes for an extended time, water from a sprinkler system can also be unclean. Consider these measures to ensure water issues don't get worse after-the-fact:

- Never re-enter a building after a fire or water discharge unless fire, building, and health officials say it's safe to do so.
- Ensure that all personnel who enter the property are wearing appropriate protective equipment.
- Contact your local building and health departments to set up a building inspection.
- Consult with a water damage mitigation specialist to remove unsalvageable items, assess structural damage, and begin water remediation.
- Move quickly; the faster remediation begins, the better. Mold spores can start growing as quickly as 24 hours after water damage has occurred.
- Ensure the building's electrical system is inspected by your local building or health department for any water-related issues before using power outlets and appliances, including fans, vacuums, and dehumidifiers.

After an accidental sprinkler system water discharge:

- If you are certain the discharge was accidental, meet the fire department at the building's front entrance to discuss what happened.

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- Quickly advise fire officials of the floor or unit number where the discharge occurred, as well as the location of the fire protection equipment room, isolation valves, and fire alarm panel. Time is of the essence to avoid water damage.
- Enlist the help of a trained, qualified staff member or a private contractor to replace any broken sprinkler heads.
- Place the sprinkler system back into service. If you're unsure who handle this, consult with local building officials or your fire department.

Contact your HAI Group claims team representative to report any fire emergency or accidental fire protection incident when it is safe to do so. Always contact your local fire department first.

Need a quick reference guide to share with staff throughout your organization? Check out the 10 do's and don'ts for dealing with fire-related water damage.

Contact our Risk Control Services Team
for more resources and answers to your housing organization's risk-related questions.

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Interested in Working With HAI Group?
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