

Burn Notice

Assuring your operation is protected from fires can rescue your business from potential accidents.

Although they are rarely mentioned, fires at quick-serve restaurants continue to be a topic that demands attention. After all, it only takes minutes for a fire to destroy everything an operator spent years working to create. With careful planning and preparation, both owners and employees can prevent fires or minimize their damage, saving both human lives and the business.

The No. 1 cause of restaurant fires is usually found at or near the deep fryers, says Peter Scala, safety consultant with E.G. Bowman Company, a commercial insurance broker providing insurance and risk-management services in New York City. Therefore, close attention should be paid to this equipment and area of the restaurant.

Although quick-serve operators should check with and adhere to local, city, county, and state fire codes and ordinances, Scala recommends installing a UL 300 recognized wet-chemical fire-suppression system at the deep fryer or other flame-producing equipment. "Today's vegetable oils burn much hotter than before," he says. "Liquid fire is the most dangerous condition you could have."

In fact, Scala says vegetable oil storage is one of the most overlooked components in fire safety and prevention. "Operators should move vegetable oils to a safe place and treat it as a flammable liquid," he says.

In addition, hoods, spouts, and ducts over deep fryers and broilers should be cleaned on a regular basis—Scala recommends four times a year—to remove grease buildup. Filters should also be cleaned every month. "Filters are very important because they capture a lot of the grease before it gets into the ducts," Scala says.

In fact, cleaning and maintenance is an invaluable step in preventing fires for quick-serves. Michael O'Rourke, owner of Tri State Fire Protection LLC in Nashua, New Hampshire, says regular maintenance of broiler and deep fryer ventilation systems is the No. 1 way to mitigate fire risk. And, if fire does break out, having a properly maintained system can reduce the amount of damage.

"For a fire that originates in the ventilation system of a broiler, if the fire system works properly, these systems put the fire out immediately," O'Rourke says. Financially, he says damages can be limited to \$5,000 or less. However, if a fire starts in a ventilation system and goes beyond that system or reignites in other parts of the kitchen, the financial

damages could be in the hundreds of thousands of dollars, he says.

To keep damages at a minimum, all employees should be able to recognize when the fire-suppression system should be activated, Scala says. "They should know how to read the gauges on the fire-suppression system to know if it is working effectively," he says. But, he cautions, no one should try to be a hero. "If there is a fire, call the fire department immediately," Scala says. "Don't try to reset any of the valves; leave it to the pros."

Another preventative tool for quick-serve restaurants are Class K wet-chemical fire extinguishers. These portable extinguishers discharge an agent designed to prevent grease splash and fire

prevention. "Insuring properly is one of the most important things quick-serve restaurant owners can do," Sklar says. "They don't pay enough attention to the details of coverage until it's too late. Having the right kind of insurance can protect against a financial disaster."

Sklar suggests following five steps when obtaining fire-related insurance. First, if the quick-serve restaurant operator owns the building, make sure the building and the contents are insured for replacement. Second, make sure any lien holders are included as an additional insured party. Third, the policy should contain a provision for adequate business-interruption coverage to cover lost income. "Keep good records of all sales and expenses," Sklar says. This will enable operators to provide their insurance agent with a realistic estimate of lost income.

Fourth, if the quick-serve operator is a tenant of a building, make sure all fixtures and equipment are covered. In addition, be sure the policy meets any requirements by the building owner. "Go over the lease with your insurance agent to make sure you obtain any required coverage," Sklar says.

And fifth, Sklar recommends operators with a significant loss caused by fire retain a public insurance adjuster to make sure the property and claim are properly evaluated. "They work in your best interests, not the insurance company's," he says.

In the event employees are injured during a fire, they should receive benefits under the employer's workers-compensation insurance, which pays medical bills, lost wages, and, in case the worst happens, a death benefit. "However, if the oven blows up and causes the fire, the worker could sue the manufacturer of the oven," Sklar says.

For more information on fire safety and prevention, quick-serve operators can seek out the advice and knowledge of local fire marshals and qualified insurance professionals, both of whom should be knowledgeable on the latest requirements and components of fire safety.

After meeting the basic code requirements for fire safety and prevention, it can be easy for a quick-serve operator to forget about this aspect of business in lieu of the day-to-day operations. However, by taking a few extra steps and making a point to revisit fire safety and prevention on a periodic basis, operators can play a large role in making sure their business, employees, and assets are protected from the devastation of a fire. ■



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reflash while cooling the appliance. Many, if not most, vendors provide training to employees on how to use these extinguishers. Local fire marshals also may provide training on this equipment.

Of course, quick-serve operators must comply with all codes and ordinances in order to legally operate their businesses. However, Stuart Sklar, attorney with Fabian, Sklar & King P.C. in Farmington Hills, Michigan, advises operators to go a step further in fire safety and prevention. "Codes and standards are always the minimum, not the maximum," he says. "From my perspective, it's always better to go above and beyond to improve fire safety."

In order to do so, operators should be aware of new technology available in fire safety and prevention, Sklar says. He recommends the National Fire Protection Association as a resource. The U.S. Consumer Product Safety Commission also continually provides and updates information on product recalls at its Web site.

Purchasing and maintaining the right insurance also is crucial when talking fire safety and