

# Fire inspections

by Ken Fingler, Risk Manager, HED Insurance

In the past, the Province's Office of the Fire Commissioner conducted fire-hazard inspections of public buildings. Recently, the Province has shifted responsibility for inspections onto the municipalities.

Regular fire inspections in your municipality are an important process needed to identify hazards and exposures that could lead to a variety of problems and potential losses, resulting in large direct physical damage or even loss of life. While there are no mandatory requirements for the frequency of inspections, there is a public perception that they are completed regularly and an expectation by your residents – and the courts – that public buildings will be kept in safe condition.

After an accident, the municipality's actions will be examined to see if they met the court's expectation of 'due diligence' in taking reasonable care to keep buildings and facilities in safe condition. Regular inspections (along with documentation of these inspections) and the prompt repair of hazards are vital to proving due diligence.

A number of municipal fire departments have been providing fire inspection services for some time. Many are regularly inspecting businesses, hospitals, nursing homes as well as community facilities such as arenas, curling rinks and community halls. Fire departments find that inspections provide a needed public service and give them the added benefit of familiarizing them with the buildings and hazards they may have to face.

Some fire fighters may resist the idea of conducting fire inspections because they don't feel qualified and/or they worry about being held responsible should they miss hazards that lead to a future fire or an injury. Both concerns can be addressed:

The Office of the Fire Commissioner will provide free training to members of your fire service through Fire Inspector courses offered at the Manitoba Emergency Services College in Brandon ([www.firecomm.gov.mb.ca/courses\\_fin\\_main.html](http://www.firecomm.gov.mb.ca/courses_fin_main.html)).

The Municipal Insurance Program's liability insurance will protect staff/volunteer fire fighters/inspectors in the event of a liability claim involving their job-related fire fighting and inspection duties.

While there is always a concern that an inspector may miss a hazard, in reality, it is virtually impossible to prevent all fires or injuries even if all the hazards were identified at the time of the inspection. Hazards are constantly changing with every event, group that uses the facility, or even by a storm that creates icy conditions.

It is much better to inspect and find most of the hazards and prevent accidents than to not inspect at all. Every hazard that is identified and corrected removes the potential for an accident.

These inspections don't have to be complicated. Simply identifying hazards (such as loose handrails, torn carpet, overloaded electrical outlets, etc.) can prevent fires and injuries.

Ensuring that safety equipment such as fire extinguishers, smoke detectors, emergency lights, exit doors and lights are working properly helps ensure that patrons can escape in an emergency, and may greatly reduce losses by early detection and response.

'Check-off' type inspection forms for municipalities have been included in the Municipal Risk Management manual that was sent to all Manitoba municipalities. Visit our website at [www.HEDinc.com](http://www.HEDinc.com) for copies of inspection forms.

For additional assistance with these forms, please contact Ken Fingler, HED Insurance Group, at 1-800-265-0314 ext. 279, or by email at [kfingler@hedinc.com](mailto:kfingler@hedinc.com). ●

