



FIRE AND SAFETY inspections of municipal facilities

Ken Fingler, Director, Risk Management, HED Insurance & Risk Services

Regular fire inspections of your municipal buildings and facilities 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.

The importance of regular inspections has never been more apparent than this past year when two Manitoba arenas were totally destroyed by fire.

Fortunately, there wasn't any loss of life in these fires, but perhaps we have just been lucky. During our recent visits to facilities in several municipalities, we discovered that many fire alarms, portable fire extinguishers,

emergency lights and automatic extinguishing systems in kitchens have not had regular service checks or maintenance recently.

With a number of facilities being unoccupied for many hours a day, having fire alarms and extinguishing systems that are not working will allow even a small fire to escalate into a heavily involved fire before it is even noticed, giving the fire department very little if any chance of extinguishing the fire before it totally engulfs the structure.

Ensuring that safety equipment such as fire extinguishers, smoke detectors, emergency lights, exit doors and exit lights are working properly will help ensure that patrons can escape in the event of an emer-

gency and will also greatly reduce fire losses by providing early detection and allowing quicker response by fire departments.

In the event of an accident, especially where there are injuries or loss of life, the municipality's actions will be examined to determine if it met the courts' expectation of "due diligence" in taking reasonable care to keep buildings and facilities in safe condition.

There is a public perception that these inspections are being completed regularly and an expectation by your residents and the courts that public buildings will be kept in safe condition for users of the facilities.

Conducting regular inspections, along with documentation of these inspections and



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the prompt repair of hazards, are vital to proving "due diligence."

Annual inspections of all public facilities should be completed by the fire department or designated inspectors. Monthly inspections should also be completed for each facility by the facility manager or designate to ensure that all safety equipment is operational and that there are no obvious fire or liability hazards.

Seasonal operations should be visited weekly during shut down period to ensure that there are no problems with the building or services. A small problem such as a water leak that is not discovered until the building is reopened in the spring can result in very extensive damage to the building and contents.

These inspections are not complicated. Simply identifying hazards like loose or broken handrails, torn carpet on stairs, combustibles stored too close to heaters, overloaded electrical outlets or safety equipment that has not been serviced recently can prevent injuries and fires.

A number of "check-off" type inspection forms designed to assist municipalities with this inspection and documentation process have been included in the Municipal Risk Management manual that was sent to all Manitoba municipalities. Visit our web site <http://www.hedinc.com/amm/risk/checklists.asp> for copies of inspection forms.

A number of municipal fire departments have been providing fire inspection services for some time. Many municipal fire departments are already conducting annual fire safety inspections of elderly persons' housing units, child care centers, personal care homes, residential care facilities and hospitals as required by the *Fires Prevention and Emergency Response Act - Regulation 73/2007* of Manitoba. As well, fire inspections should be conducted for community facilities such as arenas, curling rinks, community halls and public works shops. These fire departments find that conducting fire inspections provides a much needed public service and gives them the added benefit of familiarizing the fire department with the buildings, operations and hazards that they may have to face in the event of a fire.

Some fire fighters may resist the idea of conducting fire inspections because they do not feel qualified to do these inspections and/or they worry about being held responsible should they miss hazards during an inspection that lead to a fire or an injury.

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Thompson Dorfman Sweatman LLP Municipal Law Practice Group:

Robert J.M. Adkins

(204) 934-2483
rjma@tdslaw.com

Antoine F. Hacault

(204) 934-2513
afh@tdslaw.com

John D. Stefaniuk *

(204) 934-2597
jds@tdslaw.com

Maria L. Grande

(204) 934-2573
mlg@tdslaw.com

Adrian B. Frost

Labour & Employment
(204) 934-2327
abf@tdslaw.com

Elmer J. Gomes

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Both of these 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. A copy of the Fire Safety Inspection Report form can be obtained on-line at:

http://www.firecomm.gov.mb.ca/docs/fire_safety_inspection_report_2007.pdf

Missing a hazard does not automatically result in liability. The courts do not expect perfection, just reasonableness.

The Manitoba Municipal Insurance Program includes \$20,000,000 liability insurance that will protect staff / volunteer fire fighters / inspectors (and of course, the fire department and the municipality as well) in the event of a liability claim involving their fire fighting and inspection duties performed in their capacity as employed or volunteer firefighters.


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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, every group of people that use the facility or even by weather conditions, for example, by a storm that creates snowy or icy conditions at entrances.

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 promptly corrected removes the potential for an accident.

HED has added another loss prevention specialist / inspector, **Terry Lee**, who is dedicated to assisting municipalities with inspections and risk management / loss prevention issues. Terry is starting a program to visit Manitoba municipalities with a focus to inspect your facilities with another set of eyes. This is meant as an addition to your own regular inspections.

Should you or your staff require additional assistance with or explanation of these forms please contact Ken Fingler at HED Insurance and Risk Services at 1-800-265-0314 ext. 7279 or by e-mail at kfingler@hedinc.com or Terry Lee at ext. 7625 or by e-mail at tlee@hedinc.com. 

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ORVEL L. CURRIE Direct No. (204) 957-6401 email: ocurrie@ltgg.ca	MARTIN HAK Direct No. (204) 957-6420 email: mhak@ltgg.ca	WAYNE M. ONCHULENKO Direct No. (204) 957-6402 email: wonchulenko@ltgg.ca
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