



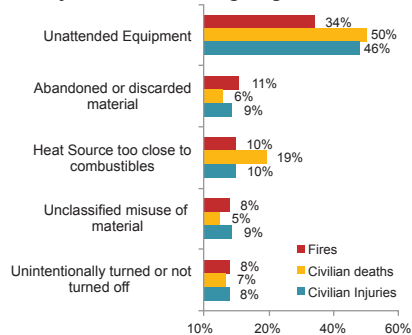
# Risk Management Services

## RESIDENTIAL COOKING FIRE PREVENTION

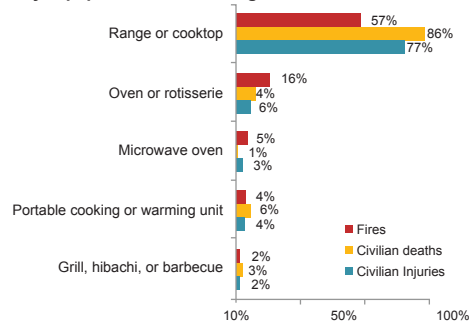
A recent report from the National Fire Protection Agency showed that between 2010-2012, fires in residential buildings accounted for roughly 82 percent of all fire deaths, 78 percent of all fire injuries, and over half or 57 percent of the total dollar loss to property from all fires.

### NFPA Report: Home Fires Involving Cooking Equipment

Home Cooking Equipment Fires by Factor Contributing to Ignition: 2007-2011



Home Cooking Equipment Fires by Equipment Involved in Ignition: 2007-2011



Cooking fires by the numbers based on 2007-2011 annual averages:

- Unattended cooking was by far the leading contributing factor in these fires.
- Two-thirds (67%) of home cooking fires started with the ignition of food or other cooking materials.
- Clothing was the item first ignited in less than 1% of these fires, but these incidents accounted for 15% of the cooking fire deaths.
- Ranges accounted for the largest share (57%) of home cooking fire incidents. Ovens accounted for 16%.
- More than half (55%) of reported non-fatal home cooking fire injuries occurred when the victims tried to fight the fire themselves.
- Frying poses the greatest risk of fire.
- Thanksgiving is the peak day for home cooking fires.

Source: NFPA's "Home Fires Involving Cooking Equipment" report

\*Homes include one- and two-family homes, apartments (regardless of ownership), and manufactured housing.

Whether it is an assisted living group home or a college dorm, property owners and management companies are looking for ways to protect the lives of those they serve and ensure the safety of their property for which they are responsible.

According to the NFPA report referenced earlier, the majority of fires occur when the person leaves the kitchen. Also, the largest share of cooking fires start on the stovetop range. The reason a person may leave a hot stovetop unattended spans from needing to do other chores in the home to forgetting the stove is on and falling asleep in another room. Regardless of the reason, leaving the cooking area unattended can be a deadly mistake.

### Reactive Devices

Since a vast majority of cooking fires start when no one is around, many are looking for fire extinguishing solutions, beyond just fire extinguishers, that do not require a person to activate them. These methods, or reactive devices, extinguish a fire once it's already started, hopefully stopping its spread and reducing the potential damage.

**The Guardian III (G300-B)** <http://www.iflss.net/Guardian.htm>: The Guardian III (Model G300-A) is ideal for homes, apartments, condos, dorms, fire stations, day care center, break rooms, libraries, civic halls, and church kitchens utilizing residential kitchen cooking equipment and hood. The Guardian III is a quantum leap in residential stovetop fire protection that uses advanced electronics, with direct-connection and wireless technology. Pricing ranges from \$1500 - \$2500 per system.

# RESIDENTIAL COOKING FIRE PREVENTION - *continued*

**StoveTop FireStop Rangehood** <http://www.stovetopfirestop.com/products/rangehood-specs> These are the second best to having a fire extinguisher in the kitchen. These are small, automatic fire suppressors, and are designed for traditional range hoods 27-35 inches above the cooking surface and mounts under the range hood using an industrial-strength magnet. Pricing runs about \$60 and up for two cans.

## Prevention Devices

Like fire extinguishers and sprinkler systems, the previous devices are designed to react to a fire already burning, and these systems may cause their own damage to surrounding property or require clean up. Ultimately, stopping the chance of the fire from even starting is the best way to keep people safe and property undamaged. The following cooking fire prevention devices fight the fire before it has a chance to start.

**HomeSenser** – <http://www.homesensers.com/products.html> HomeSenser is a small, electrical device which attaches to the stove. HomeSenser will attract your attention to the unattended stove with flashing lights and audible alerts. If the stove continues to be unattended, HomeSenser will disconnect power to the stove. Pricing is about \$330 per unit.

**CookStop** <http://www.tellaboomer.com/cookstop.html> CookStop is a fire prevention system that continuously monitors movement in the kitchen and will automatically shut off the stove if it is left unattended for an extended period of time.

- Senses lack of motion in cooking area and starts a countdown
- Automatically shuts off stoves left unattended
- Helps prevent cooking fires
- Fully programmable
- Sets the stove for use during only certain hours or days (e.g. when a caregiver is scheduled or during scheduled cooking times)
- Sets the stove so user must push a button to cook longer than a set time (ensuring user is attentive to the cooking) to allow you to set stove access privileges
- Can be configured so that a user doesn't have to know anything about using the device
- Priced around \$400 per unit

**RangeMinder** <https://www.pioneeringtech.com/store/commercial/rangeminder/> RangeMinder™ has been designed to recognize different cooking conditions and range types. The product can be programmed by the end user to understand whether they are cooking on gas or electric ranges, and whether they are cooking on high, medium, or low to help alert the cook if they have left the range unattended and if a dangerous cooking situation is imminent.

- Works on gas, glass, and electric coil stoves or ranges
- Compatible with most stove models sold in North America
- Easy to install and use
- Helps protect property
- Helps save lives
- Priced around \$170 per unit

**SmartBurner:** <https://www.pioneeringtech.com/store/commercial/smartburner/> and **Safe T Sensor** <https://www.pioneeringtech.com/store/commercial/safe-t-sensor/> The SmartBurner is a do-it-yourself plug-in version of the commercial Safe T Sensor (for use in Multi-unit Residential Buildings, etc.). These devices are designed to prevent stovetop fires by preventing the temperature of the cooking surface from getting too hot.

### SmartBurner Features

- An Intelligent Cooking System that electronically controls energy to burners, helping to prevent fires and save energy using Pioneering's patented Temperature Limiting Control ("TLC")
- Cast iron burners deliver superior cooking experience
- Twice the surface area for even heat distribution/better cooking
- Retains heat for greater energy savings
- Allows for easy cleaning of plates and drip pans
- Burner surface is flat, prolonging cookware life
- Universal fit that is easy for anyone to install

### Benefits

- Installs in seconds
- Sleek, modern design
- Cooks better
- Saves energy
- Protects cookware
- Helps prevent fires

Pricing around \$190

# RESIDENTIAL COOKING FIRE PREVENTION - *continued*

## Safe T Sensor Features

- Intelligent Cooking System electronically controls energy to burners, helping to prevent fires and saving energy—Temperature Limiting Control (“TLC”)
- Hard-wired
- Cast iron burners deliver superior cooking experience
- Twice the surface area for even heat distribution/better cooking
- Retains heat for greater energy savings
- Allows for easy cleaning of plates and drip pans
- Burner surface is flat, prolonging cookware life

## Benefits

- Helps prevent fires
- Saves energy
- Superior cooking
- Protects from deadly carcinogens related to overcooking
- Better aesthetics
- Easier to clean
- Protects cookware
- Longer stove and burner life
- Provides peace of mind

Pricing around \$190 and includes four burners

Residential cooking fires account for the largest number of fire related deaths and can cost organizations millions of dollars in property and other damages; but by leveraging both old and new technologies with a strong respect for and understanding of the hazard, organizations can better protect themselves, their assets, and those they serve.

More information and resources are available in the Risk Management Services section of PHLIY.com. Agents and Clients can register and have instant access to sample checklists and policies, Risk Management Guidebooks, and online training. Please contact your local Risk Management Services Consultant or your Marketing Representative for assistance.

Think**PHLY** | 800.873.4552 | **PHLY.com**

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. | © 2015 Philadelphia Consolidating Holding Corp., All Rights Reserved.

