

LARGE Loss Investigation Form

Use of Barbeque Grills at Multiple Occupancy Residential Structures

Type of Loss: Fire Loss

Line of Coverage(s) involved in loss: Property

Description and narrative of the loss: This was a large early morning fire in a 36 unit, four story condominium. Frame constructed building built in 1987. Building is part of large complex.

The fire started on first floor patio area (approximately 7 feet by 11 feet in size) and quickly spread upward to all floors of the structure. It is probable that the fire started from a resident extinguishing a cigar in a dried planter on the patio which in turn caught fire and spread to a pile of wood. The heat from the fire caused the pressure relief valve on a propane tank for an outdoor grill to open which caused the fire to spread rapidly. The patio where the fire is said to have started contained 4 - 20 pound propane tanks stored on a wood-based patio.

One half of the building was totally destroyed. There were only minor injuries reported to unit occupants.

What are the factors that contributed to the Loss?

- a. Fire apparently started from careless smoking. Early morning fire reported at 2:46 AM.
- b. Entire structure was frame construction. Patio area was also frame and there were units directly above the patio. No sprinkler protection in the patio area and the units directly above were built with a frame ceiling.
- c. Propane tanks from barbeque grill discharged propane from pressure vents causing rapid spread of fire to upper floors.
- d. Each unit had a wood burning fireplace; therefore most residents stored wood on their patios.
- e. Approximately 33% of units were occupied by students attending college. Fire occurred on a Friday evening. (above it says the fire was early morning at 2:46 am?)

What controls were missing that would have prevented or lessened the loss?

- a. Use of and size of propane tanks allowed for fuel for barbeque grills.
- b. Regulate the amount of combustible materials allowed to be stored on patios and balconies.
- c. No automatic sprinkler protection on patios.

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What standard recommendations apply?

Each year about 600 fires/explosions occur with gas grills, causing injuries. Many of the accidents happen the first time a grill is ignited for the season or after the grill's gas container is refilled and reattached. In 2005, gas and charcoal grills caused 3,400 structure fires and 4,900 outdoor fires in or on home properties, resulting in a combined direct property loss of \$137 million.

- a. Control the use of a propane barbecue grill on a balcony, terrace or roof of a multiple occupancy residential building. Propane grills can be allowed if they are of 2.5 pound tank size on combustible balconies or within 10 feet of combustible construction.
- b. Charcoal grills and other open flame cooking appliances should not be allowed on combustible balconies or within 10 feet of combustible construction.
- c. Propane barbecue grills and no more than two (2) 20-pound propane tanks should be allowed on the grounds of a one or two-family home built side-by-side.

What were the Lessons Learned from the Loss?

- a. While the direct cause of loss in this fire was careless smoking and discard of smoking materials, the indirect contributing factor as to the magnitude of this loss was the rapid spread of fire from the ignition of propane discharged from the propane tanks stored on the patio.
- b. As a result of this fire, the authority having jurisdiction imposed new regulations on the storage and use of barbeque grills and open flame cooking devices on balconies. They have restricted the size of propane tanks permitted on combustible balconies to within 10 feet of combustible construction. Severe financial penalties were imposed for out of compliance conditions. Jurisdictions around the country are addressing this issue. The number of authorities that are imposing regulations on barbeque grilling in multiple occupancies continues to grow. Several larger fires in apartment and condominium projects have propane tanks as contributing to the spread and severity of the fire loss.
- c. HOA's and condominium associations should evaluate the magnitude of the exposure presented and proactively take necessary actions to eliminate or control this exposure.
- d. New building codes require sprinkler protection on units and balconies that may have provided better control of this fire until first responders could have removed the propane tanks.

For additional information on outdoor grilling safeguards, please visit www.losscontrol.com.

IMPORTANT NOTICE - The information and suggestions presented by Philadelphia Indemnity Insurance Company in this Large Loss Lessons Learned E-Flyer is for your consideration in your loss prevention efforts. They are not intended to be complete or definitive in identifying all hazards associated with your business, preventing workplace accidents, or complying with any safety related, or other, laws or regulations. You are encouraged to alter them to fit the specific hazards of your business and to have your legal counsel review all of your plans and company policies.