PREVENT ELECTRICAL FIRES

CLAIMS SCENARIO

"Ms. Smith" is a 28-year-old woman who resides at an intermediate care facility. She was diagnosed with Cerebral Palsy, was unable to walk, and required the use of a wheelchair for mobility. A direct care worker at the facility was helping Ms. Smith get ready for bed. While positioning Ms. Smith in her bed, the staff member pulled on the cord that held the call button to give it to Ms. Smith. Unfortunately, the call button with a metal clip attached to it came in contact with the exposed metal prong of a plug that was not fully inserted into the wall outlet. This contact caused a spark that landed on Ms. Smith's bed. The spark caused a fire that resulted in third-degree burns to her leg and further limited her mobility.

Human Service Providers face a serious risk of a fire occurring in their facility. Electrical hazards are often to blame. One fire can have devastating effects, including loss of life, severe injury, and interruption of services. Electrical fires can result from appliance defects, misuse and poor maintenance of electrical appliances, incorrectly installed wiring and overloaded circuits, extension cords and power strips, and the often overlooked electrical system ("fixed wiring").

The best way to prevent fires is to be proactive and implement adequate safety measures. To prevent electrical fires in your agency due to the wiring system, consider having a complete electrical system inspection by a qualified, licensed electrician or electrical inspector. (Make sure you receive certificates of insurance for any third-party contractor). This is particularly important for buildings built during the '70s and earlier. Newer buildings should be thoroughly inspected as well.

SAFETY TIPS

Here are some safety tips for monitoring your property for electrical hazards and preventing electrical fires with routine maintenance and inspections:

Fuses and Circuit Breakers

- Record the fuses or circuits that frequently blow or trip. Determine which fuse or circuit was involved and which appliance was in use.
- Ensure the correct fuse size is being used. Fuses are rated according to the wire that makes up the branch circuit. Using a fuse that is larger than what the wiring can handle is a hazard.

Switches and Outlets

- Check outlets and switches to see if they feel warm to the touch. If they are, unplug all appliances and turn off all switches and contact a qualified electrician immediately.
- Look for discoloration of the outlet or switch which can indicate heat buildup.
- Make sure outlet cover plates are in good condition and no wiring is exposed.
- Use safety covers on all unused outlets.

Power Cords

- Make sure power cords are in good condition; not frayed, stiff, or cracked and are out of traffic areas.
- Keep cords free from kinks and being pinched against walls or furniture.
- Don't run cords under carpets or rugs.
- Never force a two pronged plug into a three pronged electrical outlet and vice versa. Appliances are given plugs according to their electricity flow needs and these must be strictly met.
- Make sure pronged cords are inserted into electrical outlets properly.

Extension Cords

- Use extension cords only when necessary and on a temporary basis.
- Buy extension cords that have been approved by the Underwriters Laboratory (UL).
- Use cords with polarized plugs or grounded three-pronged plugs.
- To unplug, never pull on the cord - pull the plug.
- Make sure only one appliance or tool is plugged into an extension cord at a time.

Power Strips and Surge Protection

- Power strips provide the ability to plug more products into the same outlet; it does not provide more power.
- Surge suppressors only protect the items plugged into it and should be replaced after a large surge or spike.
- Not all power strips are surge protectors.

Light Bulbs

- Use the correct type and wattage - there should be a sticker indicating the maximum wattage.
- Loose bulbs that are not screwed in securely can overheat.
- Bare sockets pose an electrical hazard - make sure all light sockets have bulbs.

Small Appliances

- Make sure all appliances are approved by the Underwriters Laboratory (UL).
- Appliances should be unplugged when not in use.

Warning Signs

Below are some warning signs of potential problems. Call a qualified electrician if you have any of the following:

- Flickering lights.
- Electrical shocks, smoke or sparks.
- Discolored or warm wall outlets.
- Frequent circuit breaker trips or blown fuses.
- Crackling, sizzling or buzzing from your outlet.
- A burning or rubbery smell coming from an appliance.

ADDITIONAL RESOURCES

National Fire Protection Association, www.nfpa.org

Electrical Safety Foundation International, www.esfi.org

Contact the ISA Risk Management Division today for more information on these and other risk management services and resources.
Call 800-622-8272 or email riskmanagement@siegelagency.com.