# SME Business Insights
## Fire Prevention Tips



Provided by: Baldersons Insurance Services

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Fires can devastate small businesses, causing property damage, loss of inventory, disruptions in operations and even endangering the lives of customers and employees. However, many of these fires can be prevented through proactive measures. To prevent fires and ensure the safety of employees and customers, small and medium-sized enterprise (SME) employers should consider the following best practices:

- **Conduct a fire risk assessment**. To prevent fires, identify potential hazards like faulty wiring, flammable materials and malfunctioning equipment. Then, create a tailored fire prevention plan to address them and keep employees and property safe.

- **Install adequate fire detection**. Invest in a reliable fire detection system to help ensure business safety and protection. This system should consist of strategically placed smoke detectors, heat detectors and fire alarms on the business premises. Additionally, conduct regular maintenance on these systems to ensure proper functioning during an emergency.

- **Educate and train employees**. Regular fire safety training sessions are crucial to maintain a safe work environment. Employees should understand how to operate fire extinguishers, evacuate safely and be conscious of fire safety protocols. Assigned fire safety wardens can help guide evacuations and oversee drills.

> Preventing fires in small and medium-sized businesses requires a proactive and comprehensive approach. This involves conducting risk assessments, installing adequate detection systems and educating employees about safety protocols.

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- **Maintain electrical systems**. Faulty wiring and electrical systems are a common cause of fires in SMEs. It is important to regularly inspect and maintain electrical systems to identify and rectify potential hazards. Make sure that all appliances, wiring and sockets are in good working condition. Extension leads should only be used temporarily; if needed long term, sockets should be installed.

- **Control flammable materials**. Store flammable materials and chemicals in designated areas that are away from potential ignition sources. Make sure these areas have proper ventilation and fire-resistant containers.

- **Use fire-resistant building materials**. When designing or renovating business premises, consider using fire-resistant materials to slow the spread of flames and buy more time to evacuate.

- **Install fire suppression systems**. Sprinklers or extinguishing systems installed in high-risk areas can help prevent small fires from escalating. Alternatively, if a suppression system is not available, place fire extinguishers throughout the building.

- **Create an evacuation plan**. A clear evacuation plan with marked exit routes, meeting places and authority hierarchy is essential. Regular fire drills can help ensure everyone knows what to do during a fire.

- **Store and dispose of waste materials safely**. Waste containers should be kept at a safe distance from buildings and clear protocols for waste management should be implemented.

- **Monitor and control heat sources**. Be vigilant with heating sources, especially during colder months, and implement strict guidelines for use. Ensure that portable heaters, boilers, ovens and hobs are well-maintained and positioned away from flammable materials.

Preventing fires in SMEs requires a proactive and comprehensive approach. This can be achieved by conducting risk assessments, installing adequate detection systems and educating employees about safety protocols. By taking these measures, small business owners can significantly reduce the risk of fires and ensure the safety of their business, employees and customers.

For more insights and guidance on small business risk management, please **contact us today.**