

LOSS CONTROL

Newsletter



Flash Fires and Combustibles

This past June, a flash fire at an Alabama dealership caused the death of three workers and injured two others. Though the incident was initially described as an explosion, Alabama State Fire officials said it was better characterized as a flash fire.

A flash fire is a sudden, intense fire caused by ignition of a mixture of air and a dispersed flammable substance such as a solid, a flammable or combustible liquid, or a flammable gas.

This past week, a Fund member's worker used brake cleaner to clean his hands, arms and a drill. A spark from the drill then lit his arms on fire. Fortunately, this turned out to be a minor medical incident. Immediate action was taken by the Fund member's management team: they removed the brake cleaner from the work area and restricted its use.

Don't put yourself or your workers in the position of having to deal with severe injuries, loss of life, and as can be expected, multiple lawsuits.



What Causes Flash Fires?

Spontaneous combustion/ignition is "the outbreak of fire without application of heat from an external source" and begins when a combustible object is heated to its ignition temperature by oxidation. Oxidation is a chemical reaction involving the oxygen in the air around us, gradually raising the inside temperature of something (like a pile of rags) to the point at which a fire starts. The warmer the air, the more likely an event will occur.

If you took a basic chemistry class, you probably studied pressure, temperature and gasses. Pressure and temperature work together to move gas particles. Warm air heats the particles and causes them to move faster. When those gas particles meet up with a combustible object or a spark, a flash fire occurs.

Gas vapors are heavier than air and sink into any depression. An accumulation of vapors in a depressed area could result in an explosion and fire. Oil change pits and areas that are closed or not well ventilated should receive your immediate attention.

Preventing Flash Fires:

Every employee needs to understand that fire prevention begins with preventive measures (good housekeeping and proper storage of and use of equipment and materials) supplemented by an ongoing prevention plan and training.

QUESTIONS?

If you have any questions regarding this newsletter or for additional loss control information, please contact Mark Valentine at 816-698-4611 or mark.valentine@aon.com.

So what should you do? Identify, assess, plan, train and execute.

Identify the risks in your dealership: Oils, solvents, resins, fuels, any oil based product, rags, wipes, oil soaked scrubs, and items of a similar nature.

Assess your risks: Are these items properly stored? Who is using them? How are they being used? Are employees properly trained? Are the labels and safety precautions visible and easily readable? Are fire extinguishers properly located and in working condition? Are evacuation routes marked?

Develop a plan to address the risks: This will require participation from everyone, but mostly team leaders, supervisors and management. Your plan should be more than a one-time assessment – it should encompass ongoing prevention activities.

Train employees: All employees, and especially new employees, should be trained on fire prevention procedures and systems as well as how to activate fire alarms. Train your staff on how to respond to each type of fire: electrical fires, chemical fires, general fires and vehicle fires. Training should also include which type of fire extinguisher to use (they are not all the same).

Execute the plan: In football terms, this is basic blocking and tackling. Most games are won or lost based on who executes best on the field. That takes planning and preparation. Well trained employees

know how to avoid risk situations and how to respond when an event occurs.

Take time to properly evaluate and prepare your dealership for flash fire risks.



Resources: The Fund has created several resources to assist in the prevention of flash fires and the use of combustible materials at your dealership. Resources include programs and safety toolbox talks for flammable/combustible material storage, fire prevention, safe chemical use, housekeeping and personal protective equipment. This material can be found on the KADWCF Safety CD or flash drive provided to you during your loss control visit. If you don't have this or have misplaced it, contact either Mark Valentine (816.678.2831 or mark.valentine@aon.com) or Sandy Hayward (816.698.4622 or sandy.hayward@aon.com).

This newsletter is distributed by the Kansas Automobile Dealers Workers' Compensation Fund (KADWCF) to increase awareness and stress the importance of safe work practices.

Reporting a claim to Gallagher Bassett (GB)

Fund Account Number: 004352

Internet: www.risxfacs.com

Telephone: 1-800-779-6142

Fax: 1-800-748-6159

Email: tnwclaims@tnwinc.com

Dedicated Adjuster:

Josie Landes – Senior Adjuster

Phone: 816-216-5516

Josephine_Landes@gbtpa.com

(Per above, please report claims to tnwclaims@tnwinc.com.)

Claim related medical bills should be mailed to:

Gallagher Bassett Central Bill
Processing Center
P.O. Box 23812
Tucson, AZ 85734

Any other claim related information should be mailed to your adjuster at:

Gallagher Bassett
1300 E. 104th Street, Suite 200
Kansas City, MO 64131
or Fax to: 816-942-0695

You can also email the information directly to the adjuster. The preferred method to report claims is via the internet.

