



Stove Top Fire Suppression

*A special report for multifamily property
owners and managers.*



MIDDLEOAK 

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Stove Top Fire Suppression

In the search for safety, multiunit residential building owners and property managers may also find savings. Cooking fires are the number one cause of home fires. Stovetop fires are responsible for 68% of residential fires, one third of which are due to unattended cooking. Containing stovetop fires at their earliest stage reduces building damage from fire, smoke, and emergency response actions. It also cuts down on loss of rent and relocation costs for residents whose units are damaged through no fault of their own.

But stopping stovetop fires before they damage cabinets, send smoke to other units, or require the fire department's response isn't easy; especially if unattended cooking is the cause. Or is it easy?

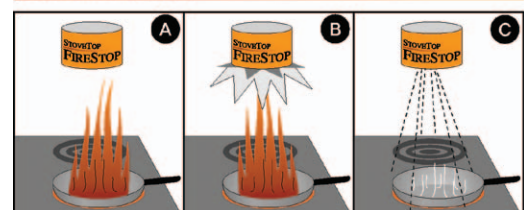


An innovation in stovetop fire suppression is already saving apartment owners and residents a significant amount of money by containing and extinguishing fires almost as soon as they start. Installing these devices in each unit can potentially reduce not only an apartment owner or property manager's actual loss, but also their potential loss, and can therefore save them money on their commercial insurance premium.

MiddleOak's Stove Top Fire Suppression Program gives property managers and owners a discount on their apartment building insurance premiums for installing qualifying suppression devices. Policyholders may be eligible to receive a discount on their business owners property premium, and they could save thousands of dollars in premiums, reduced repair costs, and deductibles.

Installation of the devices demonstrates to both residents and the commercial insurer that owners and managers are serious about safety. Reducing fire claims can help keep a property's overall insurance claim record low. This means the building becomes a more attractive risk when the insurance market is tight and companies are choosier about the policyholders they select. There is also a short time for experiencing a real return on investment; most users see their payback in three years or less. One Kentucky apartment manager said it saved more than \$300,000 from 12 fires over three years using the devices.

HOW IT WORKS



Automated Response

Cooking fires are the number one cause of residential fire injuries. A small stovetop fire can spread in a matter of seconds and can quickly expand out of control. Kitchen fires are often grease-related, and their effects can be exacerbated by water, which can create a burning slick that spreads to other combustibles.

An automated system is the best way to handle extinguishing a kitchen fire. The fire suppression device responds automatically to stovetop fires. The extinguisher fastens by magnets to a range hood or by fasteners if the space above the stove has no hood. The devices are even adaptable to ranges that are combined with an overhead microwave.



Canisters contain fire-suppressing powder that effectively combat even grease fires. When installed, they rest invisibly behind the wall of most vent hoods. For overhead microwaves, the devices are designed to be low profile and discreet. The product has been in use since 1972 and has a proven record of success. It serves as an excellent complement to kitchen sprinkler systems and activates to suppress a stovetop fire before sprinklers kick on and cause water damage.

There's no need to worry that the canisters will disperse their material during regular cooking. The devices are not activated by cooking, not even by small flame-ups typical in some styles of cuisine. They are designed to respond when a flame touches the device's sensor, so a little spill or a quick flash from a juicy piece of meat shouldn't be a problem.

The automated response is especially important to keep residents safe. Many people forget about their fire extinguishers until they need them, only to waste precious time finding them. When extinguishers are located, they have often lost their charge. Even for those who keep fire extinguishers handy and charged, the automatic response significantly reduces the chance that a resident's clothing would ignite or they would get burned. That's quite a selling point when you are competing for the best residents with other complexes.

Savings That Go Beyond Money

If you've ever had a fire insurance claim, you know there's more to be lost than money. Time and resident trust can also be forfeited as the result of a fire claim. Residents of units affected by fires in neighboring apartments can feel especially victimized.



The work it takes to administer a large-fire claim typically diverts staff from their daily duties and creates stress as they deal with insurers, accountants, tenants, contractors and salesmen. If the size of the blaze is substantial, there may even be media, lenders and fire marshals to deal with.

Keeping fires contained reduces stress on everyone and keeps residents in their units, minimizing the headache of finding another available apartment for those who need to relocate fast. Having stovetop fire suppression devices also gives peace of mind to all renters that their children, pets and belongings are at a lower risk of injury or damage when they are away from home. The stovetop fire suppression units also improve confidence for children and other relatives of elderly residents. Older residents sometimes don't have the dexterity to combat even a small blaze quickly, which can mean that—without the automated response of the stovetop device—a minor flame can escalate into a consuming inferno. It's comforting to know that they have an automated backstop to assist if they are unable to respond.

These devices not only extinguish fires, they also make a popping sound when activated, alerting residents of the fire. That allows them to see the flames and determine if they need to take further action, such as calling for assistance or alerting neighbors. Typically, the device itself will completely suppress the blaze, but there can never be too much caution when fire strikes.

Staying Prepared

While stovetop fire suppression devices are an excellent way to prevent damage and injury and lower premium and loss costs, it isn't a substitute for fire prevention. Maintenance of the devices is simple. They merely need to be wiped clean from cooking



splatters and grease and checked or replaced every five years (unless manufacturer specifications state otherwise). They don't require electricity or batteries, so they are even lower maintenance than some fire alarms.

Fire safety throughout the building should be a priority. Your sprinkler and alarm systems are your most important fire-fighting devices and should always be in perfect working order. Stovetop fire suppression is an excellent and highly affordable complement to them. Hallway fire extinguishers and alarms are an added benefit in case, for some reason, a fire spreads. For example, before a stovetop fire is extinguished by a fire-suppression device, a nearby towel or packaging that is out of the range of the stove overhead could be ignited and kindle other materials.

Exits, emergency communications, elevator fire alerts, hallway alarms and all other fire response mechanisms must be tested regularly and maintained to prevent widespread damage, injury, or death. With a solid fire prevention policy, outstanding apartment building insurance and the added benefits of the MiddleOak Stove Top Fire Suppression discounts, your apartment complex can be one of the safest and most desirable residential locations in your area. It's affordable and profitable to be the best. Talk to your insurance agent today about the MiddleOak Stove Top Fire Suppression discount.

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