



## Small Business, Big Protection: Common-Sense Steps You Can Take Now to Keep Going When Fire Strikes

Recent news headlines about devastating fires have left many building owners and small business proprietors like you concerned about what a fire loss would do to their facilities and operations. Unlike larger organizations, you don't have the luxury of employing risk management and loss prevention experts to analyze your risk and develop procedures to ensure business continuity.

You don't have the budgets that large companies spend on protecting their businesses, either. As a percentage of revenue, your cost of compliance with fire code regulations is higher than that of big enterprises. Despite that, you can still emulate the successful habits of these big companies. The key is to be judicious about how and where you allocate your resources to protect your business.

This white paper provides practical advice on how best to help your business protect itself – and recover quickly – from a fire.

### **TIP #1: DON'T PUT ALL YOUR FAITH IN INSURANCE**

Many smaller businesses see their insurance policies as the ultimate protection against fire losses, according to Art Black of [Carmel Fire Protection Associates](#), fire protection consultant and a former firefighter and fire marshal.

"Most of the fire protection systems that are installed are only there because the building or business owner wouldn't get a certificate of occupancy without them," says Black. "Instead, they think, 'If my building burns down, insurance will cover it and we'll get it all back.'"

As Black asserts, that view is shortsighted and irresponsible. Yes, depending on your coverage, your insurance policy may pay for replacement of your property and the restoration of your facility. But some things cannot be restored. Consider the revenue lost while your business is disrupted. What about your loyal customers forced to take their business elsewhere in your absence – some of whom may never return when your operations resume? A fire can also destroy essential files and records upon which your business depends.

The moral? Even if you have insurance, making a reasonable investment in time and resources to prevent a fire can help ensure your business remains in operation, major disruptions are averted, and valuable customer relationships are preserved.

### **TIP #2: DON'T NEGLECT YOUR FIRE PROTECTION AND SPRINKLER SYSTEMS**

For some building owners and small businesses, fire alarms and sprinkler systems represent a large cost with

no appreciable benefit. That's why many of them are only willing to pay for the absolute minimum fire protection system required to achieve compliance.

"The widespread attitude is 'It's not going to happen to me' and the perceived value of a fire protection or sprinkler system is low because it just sits there," says Black.

If you share that perception, the last thing you want to do after investing in a fire protection system is to pay even more money to have it maintained.

But like it or not, fire and local codes mandate regular testing and maintenance. Even though they may seem to be working perfectly, fire protection and sprinkler systems require regular maintenance to ensure proper operation. Detection devices gather dust, gradually becoming less sensitive and effective. Over time, water in sprinkler systems can stagnate and turn into a smelly black sludge.

So, how can you keep those systems working without paying an arm and a leg?

First, Art Black recommends that you talk to your contractor to ensure they've provided you with all the information and direction you need to test and maintain the systems. With that information, you can then decide how you want to handle testing and maintenance. Do you want to perform it yourself? Do you have a staff member who can take on those responsibilities? What process will you put in place to ensure testing and maintenance happen on schedule and all records are properly maintained?

If the do-it-yourself approach seems too onerous, Black has a better idea.

"Get an annual service contract," he recommends. "It will be more than worth the cost."

As Black points out, when you engage a service provider, you're offloading the responsibility of maintaining the system to an expert. Who better to ensure it gets done right?

There are many other benefits to a service contract that make it money well spent. For starters, it ensures that you are code-compliant – which means you will avoid citations from local authorities. If an issue arises, your service provider is responsible for remedying the situation. Regular maintenance by a service provider will also reduce disruptive nuisance alarms and free your internal staff to focus more on business-building activities.

Art Black sees a psychological benefit, as well.

"It's peace of mind," he says. "It's one less thing to worry about. Plus you don't have to think about maintenance schedules."

Of course, the greatest benefit of having a service contract is, knowing that your fire protection systems are ready and able to do their jobs if fire does strike.

### **TIP #3: DO THE SIMPLE STUFF THAT CAN MAKE A BIG DIFFERENCE**

Art Black reminds us that it doesn't cost much – if anything at all – to follow common-sense steps to keep your facility and employees safe. Among his recommendations:

- **Maintain flammable liquids properly.** In 2006, an explosion at an ink manufacturing facility in Danvers, Massachusetts, destroyed the plant and damaged more than 90 homes. The cause was the unintentional overnight heating of an ink-mixing tank containing flammable solvents. If your business requires the use of flammable liquids, follow the recommendations of the NFPA and OSHA. You can find an excellent reference guide [here](#).
- **Control smoking.** Smoking is a fire hazard. To reduce smoking in your workplace: develop a non-smoking policy; inform new employees about the workplace rules regarding smoking; and offer staff access to quit smoking programs. If smoking is permitted, restrict it to a designated outdoor area.
- **Avoid the use of extension cords.** When overloaded or damaged over time, extension cords can overheat and spark a fire. According to the NFPA, in a recent four-year period, [10% of fires, 12% of property damage, and 28% of civilian deaths from electrical fires were caused by faulty cords and plugs](#). Spend a little money to have an electrician add a permanent circuit and eliminate the risk.
- **Get your fire extinguishers serviced annually.** When was the last time you had your fire extinguishers checked? Annual servicing is inexpensive and can address issues that can affect their performance, such as tank leakage, damage to pull pins, and clogged hoses.



With minimal time and cost, you can address all of these fire hazards and reduce your risk considerably. And don't think no one will notice if you don't: fire marshals will be looking for all of these hazards when they do an inspection.

## **WHEN YOUR BUSINESS IS BETTER PROTECTED, YOU CAN FOCUS ON GROWING IT**

As a small business operator or building owner, you have more than enough to keep you busy on a daily basis. Fire protection shouldn't be one of them. Fortunately, with a small amount of time, effort, and expense, you can ensure that your business is as well protected from fire as the big guys. And that means you'll have more time to focus on growing your business – and becoming one of the big guys.

**Looking for more guidance? The full range of Autocall products can provide optimum fire protection for businesses of all sizes. To learn more about Autocall, visit [www.autocall.com](http://www.autocall.com).**



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