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Rural Property Loss Prevention

Losses from fire or theft can easily occur on rural properties and because of the slower response time from fire and police departments, extra care needs to be taken.

Hot work

Rural garages are popular places to perform welding, grinding and torch work. When performing these activities you should exercise precautions to ensure a fire does not occur:

- Have a proper fire extinguisher on hand, serviced and replaced according to manufacturer's specifications.
- and follow the testing and replacement guidelines provided with the extinguisher.
- Survey the area and remove combustibles and flammable liquids so they are well away from the hot work area.
- Always conduct a fire watch for 30 minutes after doing hot work. This will ensure any sparks that ignite can be extinguished.
- Walls and floors in the designated hot work area should be seamless, sealed and non-combustible to prevent sparks from being trapped behind the wall.
- Use hand, eye and other protective equipment while hot work is in progress.
- Discontinue any process that creates flammable vapours while performing hot work, such as any vehicle repairs.
- Consider using welding curtains or screens to keep the hot work area safe.

Burning Barrels

Burning garbage poses a fire risk, please take these precautions:

- Never burn garbage during windy or very dry weather.
- Never leave the fire unattended.
- Ensure the barrel is not close to any structures.

- Burn garbage in small quantities more frequently, rather than a large amount at one time.
- Use a fire screen to prevent sparks from exiting the barrel.

Theft

Target items for theft on rural properties include farm equipment, recreational equipment, lawn and garden equipment and tools. Evaluate your target theft items and protect them using the following techniques:

- Keep equipment secured with chains or cables.
- Install alarm systems.
- Ensure all areas are well lit.
- If possible, install a gate across your driveway.

Wildfire

Although environmental factors such as high temperatures, low humidity and high winds increase the risk of wildfires, you can take steps to protect your property and reduce the risk of wildfire.

- Use fire resistive materials when designing the building.
- Install spark arrestors on chimneys.



Knowing your business matters.

- Ensure proper access to the property to allow fire fighters and their equipment access to the fire.
- Establish fuel reduction zones around all structures
- Keep a 30 foot separation between high grass or wooded areas and all structures on your property.

Store flammable and combustible liquids a safe distance from all structures. If your property is on a slope, all ignitable storage (wood, building materials, flammable liquids, etc.) should be stored laterally instead of up or down hill of any structure.

Federated Insurance provides this Loss Prevention Bulletin as a service to our policyholders and their business advisors. The information provided is intended to be general in nature, and may not apply in your province. The advice of independent legal or other business advisors should be obtained in developing forms and procedures for your business. The recommendations in this bulletin are designed to reduce the risk of loss, but should not be construed as eliminating any risk or loss.