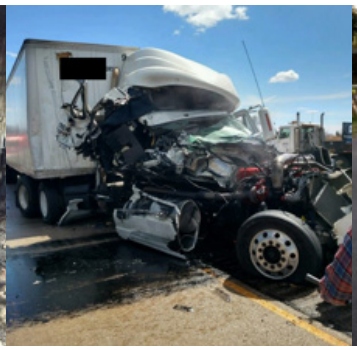
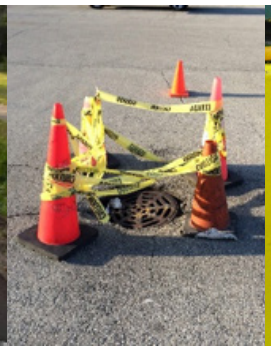
WEST BEND®
THE SILVER LINING®

Loss Lessons

FROM the EXPERIENCE of OTHERS





Initial Estimated Cost of the Loss: $201,064

Type of Business: Woodworking

Line of Insurance Coverage: Property

Incident Type: Fire

Description of the Incident:

A custom cabinet maker was grinding metal brackets off of a door in their small, one-person shop. The sparks produced from grinding fell into a nearby dust pan, which contained saw dust and other debris, and ignited. The resulting fire damaged the structure, resulting in a total loss and required replacement.

During the incident investigation, it was discovered that hot work (grinding) was being performed in a confined area with improper controls in place. Grinding sparks were not controlled or contained and were allowed to fly into nearby ignitable material. No fire extinguishers were available in structure or nearby area and the employee had to wait on the fire department response to extinguish the fire.

Recommendations for Best Practices to prevent future, similar losses:

Hot work is any work that involves burning, welding, cutting, brazing, soldering, grinding, using fire - or spark-producing tools, or other work that produces a source of ignition. Developing a Hot Work Program establishes written procedures to prevent fires resulting from temporary operations involving an open flame or that produces heat, sparks, or hot slag. Another process to reduce hot work hazards is: “Recognize, Evaluate, and Control.”

- Recognize – Determine if fire risks exist before hot work is started.
- Evaluate – Determine if hazards are present, especially hazards that could fuel a fire.
- Control – Take appropriate steps to eliminate or minimize the hazards. Areas can be protected with the use of welding pads, blankets, or curtains, clearing combustibles from a 35-foot radius space around the hot work, or moving the hot work to an area free of combustibles. Suitable fire extinguishing equipment must be immediately available in the work area and shall be maintained in a state of readiness for instant use.

Regulatory Safety References:

– 29 CFR 1910 OSHA Subpart Q (Welding, Cutting, and Brazing)and 29 CFR 1926 Subpart J (Welding and Cutting)
– ANSI Z49.1, Safety in Welding, Cutting, and Allied Processes
– NFPA 51B, Standard for Fire Prevention During Welding, Cutting, and Other Hot Work
– NFPA Hot Work Safety Fact Sheet:
https://www.nfpa.org/-/media/Files/Code-or-topic-fact-sheets/HotWorkFactSheet.pdf