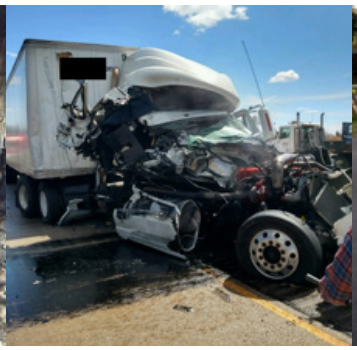
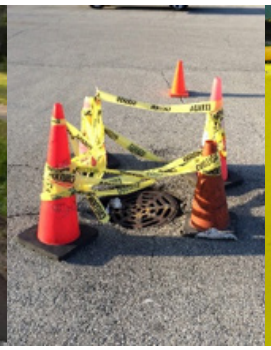
WEST BEND®
THE SILVER LINING®

Loss Lessons

FROM the EXPERIENCE of OTHERS





Initial Estimated Cost of the Loss: $740,800.00

Type of Business: Beer, Ale or Malt Liquor Mfg.

Line of Insurance Coverage: Property

Incident Type: Fire

Description of the Incident:

The three story plus basement building was originally built in 1931. Under new ownership in 2017, the main floor and basement were gutted and electrical upgrades were made. The basement housed the brew tanks, the first floor was the public establishment, the second and third floors were not open to the public and were used as cold storage for seasonal items. The second and third floor wiring was abandoned in-place and no longer connected to the panel. The building was not sprinkled.

The early morning fire started on the main level of the brew pub and rapidly spread to the storage areas on the second and third floors. Due to the time of day, the fire was not discovered until the building was fully engulfed. The building was a total loss. Given the extensive damage to the building the cause of the fire was declared an unidentified electrical failure due to wire remains evident in the area of origin. Holiday lighting along the 1st floor ceiling was noted in witness statements from an event the prior evening and may have been involved.

In addition, the fire caused damage to the building next door and smoke damage to the building and contents across the street.

Recommendations for Best Practices to prevent future, similar losses:

All temporary holiday lighting should be unplugged prior to vacating the building. Only security lighting or lights designed to carry a constant load should be left on while the building is closed. Decorative holiday lighting is allowed for 90 days around the holiday. It is not designed for permanent use.

Electrical service feeds and breakers should be regularly inspected using infrared (IR) thermography to detect electrical system overloads, loose or defective components, and damaged switchgear which can lead to electrical failure and fire. Regular IR scans should be part of every preventative maintenance program.

All non-sprinkled buildings should be equipped with an automatic smoke/fire alarm system monitored by a Central Station vendor. These systems prompt a faster fire detection and therefore a faster fire department response. Early notification of fire resources may yield limited building damage versus a total loss.

Regulatory Safety References:

OSHA 1910.305--Decorative lighting
NFPA 70B--Electrical Equipment Maintenance
Local building and fire codes