

FIRE!

Preparation may be your best protection.

by Barb Baylor Anderson

A journal that belonged to my great-grandmother details a brush fire in the early 1900s intentionally set along the property line on our family farm in Illinois. She ran to put the fire out, while the person who set the fire used it as a diversion to rob the house. While my great-grandmother and the farmstead were unharmed, not all fire victims are so lucky. The financial and property damage caused by any blaze can be devastating.

Home loss

Ben Brancel, Angus producer from Endeavor, Wis., and state executive director of the Wisconsin Farm Service Agency (FSA), knows the heartache and destruction firsthand. He and wife, Gail, lost their farmhouse — the original homestead — while he was at a bull sale and Gail was away in April 2001.

“We were on our way home. As we got closer we saw fire trucks and saw we were losing the house,” Brancel says. “We had remodeled and upgraded the wiring in the house, and had done so in every room but the laundry room. We left the computer on for processing in an adjacent room while we were gone. The firefighters think the electric current caused the wiring to overheat and to start the fire.”

In the Brancels’ case, a neighbor had driven by, saw smoke and went home to call the fire department.

“Our neighbor did the right thing in going home to call for help. While we lost everything, it would have been more disastrous if the fire had been in the barn,” he says. “From a business perspective, we would have needed an alternate location for the animals. With it being our home, it was a matter of where we were going to live.”

The Brancels moved into a camper trailer on site to be near the cattle from mid-April to mid-November. Once it got cold, they moved into a home about 10 minutes away until they were able to move into their new home the end of the following January. They chose to design their own home and rebuild on the original homestead site.

“We made a lot of changes,” Brancel says. “We added a fireproof room in the basement surrounded by cement with a steel fire door where we keep insurance, family albums and more in sealed plastic containers. The house has smoke detectors everywhere, and all the rooms have easy access to at least one exit in what is now a one-story home.”

During the rebuild, the Brancels not only had to pick out flooring and cabinets and consider such factors as garage location and

handicap access, they also had to work through replacing everything that was in their home.

“You certainly go through sticker shock with the cost of replacing items,” he says. “We were underinsured, even though we had coincidentally raised our coverage just seven months prior to the fire. With our policy, we were required to itemize all items for replacement, from nail polish and toothpaste to the number of pairs of underwear and furniture we had and get replacement prices for all of it. It took a long time.”

The Brancels had two options; buy items and turn in receipts for reimbursement, or they could take a lump-sum cash payment and buy items for replacement as needed. “It took us a month just to inventory everything we thought we

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had, and another six to eight weeks to price everything,” he says. “We started buying items back as we needed them.”

The Brancel’s insurance policy allowed for replacement cost vs. percentage of value or depreciated cost. While a depreciated cost policy may be cheaper to purchase, you will not get replacement value for items destroyed by fire.

“If you have a shed full of tools, with a depreciated policy you may get 60% or less of the value rather than 100% of the new cost,” he says. “If you think about just your junk drawer in your house, you probably have \$50-\$100 in there alone.”

Determining the appropriate level of coverage should be done in partnership with your insurance agent, says Rachel Schlipmann, education specialist, Country Insurance & Financial Services, Bloomington, Ill. “There is not one right answer when it comes to determining your insurance needs. Everyone has different needs,” she says. “We encourage people to talk with their agents and discuss policy types and coverage amounts.”

Schlipmann advises producers to do an inventory of homes, barns and other buildings before meeting with an agent. Writing down everything you own and videotaping all belongings and buildings can facilitate the discussion.

“In our case, we didn’t have enough records. That is common. Now we need to take pictures of everything and record everything,” Brancel says. “Open drawers and take pictures. If you have a home office, take pictures of your computer center, the photos on the walls, everything you see. Keep one copy of your records at home and store the other off-site. You may need them for verification.”

Brancel suggests producers also perform regular backups of computer data. “We were lucky. Even though the metal of our computer had welded together from the heat, we were able to save our hard drive. We didn’t lose any data, but we did lose software discs,” he says.

Schlipmann encourages producers to visit the Learning Center at www.countryfinancial.com for safety checklists and inventory forms to facilitate preparedness.

“Make sure someone you trust is knowledgeable about your home. They need to know what can be removed, and where the keys and where the electrical box are,” Brancel says. “We never thought we would have to rebuild. We had a lot of memories in our home because so many generations had

been there. But we made it through and are better prepared.”

Farm fires

In addition to home fires, experts say farm building, combine and hay fires are most common in rural areas.

“Insurance statistics show the two most common times of the year for barn fires are summer and winter. Summer fires are often the result of electrical storms or spontaneous combustion of hot hay. Winter fires are caused by appliances, rodents chewing through wires, or the accumulation of dust and cobwebs on electrical surfaces,” says Margie Margentino, animal science specialist, Rutgers University, New Brunswick, N.J.

Brian McCulloh, Woodhill Farms, Viroqua, Wis., lost a hay shed to fire in July 2003. About 200 round bales were in the shed at the time — some of them new. While McCulloh does not know if the fire was caused by spontaneous combustion or lightning, he says there is value in being prepared and in having adequate insurance coverage.

Margentino offers producers several tips for protecting farms from hay fires. “When storing newly baled hay, care should be taken so the temperature of the bales does not get too hot,” she says. “Adequate ventilation should be provided for additional drying. If too much heat builds up, spontaneous combustion is inevitable.”

In addition, she recommends buildings, including those storing hay, be equipped with professionally installed, properly grounded lightning rods made of copper or aluminum. All pipes, water and electrical systems, and telephone lines should also be grounded by a professional.

Additional preparations

Producers can take other preventive steps, including identifying and handling potential farm fire hazards.

► Highly Flammable or Combustible

Materials — Hay, straw and other types of bedding should not be stored in the same building with livestock and should not be stored with machinery or near electrical or heat sources.

► **Accelerants** — Accelerants like gasoline, kerosene, oil and aerosol cans must be stored in approved containers and properly labeled. An updated list of chemicals on the farm should be maintained, so in case of fire, potential toxic fumes or explosions can be managed.

► **Ignition Sources** — Ignition sources can cause an accelerant or flammable material to ignite or smolder, such as cigarettes and

matches, sparks from machinery, heaters, fence chargers, batteries, and broken glass.

Other steps can be taken with buildings themselves.

For producers replacing a building damaged by fire or building a new structure, Margentino says local town building inspectors can provide requirements and needed permits.

“Many insurance companies will lower premiums if extra fire safety precautions are taken during construction,” she says. “Check features that may lower premiums, including approved fire doors, fire walls between hay and livestock, and use of flame retardant or fire-resistant materials, including latex paint. You may also get credit for smoke detectors and fire alarm and sprinkler systems that can be monitored by local police or fire departments.”

Other fire preparation considerations include emergency lighting that can aid in evacuation procedures and a water source, such as a pond, that can help firefighters save animals’ lives and buildings. All-class, ABC dry chemical fire extinguishers should be in all livestock buildings, workshops or wherever welding is done.

“Ten-pound extinguishers are ideal, and should be hung by all exterior doorways, in the middle of long aisles, and next to the electrical panel box,” Margentino says. “Highly visible signs can denote extinguisher placement.”

Producers who plan to install a new electrical system or repair an older system should avoid areas of excessive moisture when determining location for the main panel box.

“Place the panel box in the driest, most dust-free area possible. The box should be corrosion-resistant and weatherproofed, even if installed inside a building,”

Margentino says. She also recommends the following:

- Outlets and switch boxes should be made of metal and have dust and watertight spring-loaded covers.
 - Wires should be encased in metal conduit pipe to keep them away from livestock and rodent teeth.
 - Fluorescent light fixtures should have dust and moisture-resistant covers. Incandescent bulbs should have dust and moisture-proof seals and a globe cage.
- “Fires are a farm owner’s worst nightmare,” Margentino says. “But barns can be a safe place for livestock to live and for producers to enjoy, as long as you follow recommended fire safety procedures and precautions.”