

Homeowners urged to take precautions against electrical Fires

The increased use of electrical appliances during winter significantly enhances the risk of an electrical fire occurring in South African residential homes. As a result, homeowners must ensure all electrical appliances, usage and supply comply with safety standards and that all insurance policies are up-to-date to cover possible financial losses before the colder months begin.⁰¹

This is according to Nazeer Hoosen, Executive Director of PPS Short-Term Insurance, who says besides the enormous personal safety risks that these fires present, homeowners could face the possibility of having their insurance claim repudiated if electrical connectivity is found to be non-compliant with regulations in the event of a claim.

The Occupational Health and Safety Act (No 85 of 1993) stipulates that every electrical installation in a residential home must have an Electrical Certificate of Compliance (CoC) that is issued by a registered electrician. “It is the responsibility of the home seller to provide this certificate to the deeds office before transfer and once the certificate is obtained it does not expire; however, if alterations are performed to any electrical installation in the home a new certificate must be issued for that installation.”

Any insurance claim resulting from a fire caused directly or indirectly by negligence or non-compliance to the requirements of the Act may be repudiated, says Hoosen.

According to the United States of America Fire Administration, over 26 100 residential electrical fires occur in the US every year, resulting in approximately 280 deaths, 1 000 injuries and over \$1 billion in damage.

While there are no current local statistics, electrical fires present a real threat to South African homes, highlighting the importance of adequate preventative measures and compliance with industry standards, says Hoosen.

“The smoke and soot from a small fire located in one spot in the home can cause extensive damage throughout the entire home, resulting in the need for carpets, curtains and furniture to be replaced. Consider the added costs of accommodation while repairs are performed and homeowners can end up facing a huge financial loss should their insurance policy not cover the claim.”



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Hoosen says the Act states that the possession of the certificate is the homeowner's responsibility. "Thus, the onus rests on the homeowner to ensure that the electricity in the house does not pose a threat to any occupants or visitors and to take measures to prevent any hazardous situations that may trigger an electrical incident."

This requirement to possess the certificate is especially important for those who are planning to move into a new home, says Hoosen. "All home buyers must request to see a valid certificate of compliance before signing any agreements or Offer to Purchase. It is also a good idea to have a registered electrician inspect the installations in the home before any occupants move in to ensure there are no electrical problems that may arise in the future."

"Compliance with regulations governing electrical installations not only mitigates the chances of an insurance claim being rejected in the event of an electrical fire, but also ensures all electrical appliances are safe for the occupants of the home to use. Thus, it is vital that all homeowners check that the certificate is in place ahead of the cold winter months or they could face severe financial repercussions," concludes Hoosen.

Side Bar:

Educating all occupants of the home about the importance of practicing safe usage of all electrical installations is key to mitigating the risk of electrical fires. Hoosen provides a few useful tips on how to mitigate the risk of electrical fires in the home:

1. Never use water to put out an electrical fire as water conducts electricity and can cause the fire to get larger. Rather use a CO2 fire extinguisher, every house should have one.
2. Always use a registered electrical contractor to work on electrical installations.
3. Avoid using several high-amperage appliances (such as irons or heat producing appliances) on the same circuit.
4. Dimmed lights, reduced output from heaters, and poor television pictures can be symptoms of an overloaded circuit.
5. Avoid plugging two appliances in the same outlet or circuit if together they exceed 1000 Watts. Examples of such appliances include: refrigerators, air conditioners, hot plates, irons, microwave ovens, dishwashers etc.
6. Clean the tumble dryer thoroughly as a blocked or dirty lint filter can catch fire or set fire to clothes inside the drum.



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7. Be cautious when drilling holes or driving nails into walls, hitting or damaging electrical wires can cause a fire hazard.
8. When using an extension cord, be sure the extension cord's capacity matches the appliance or device plugged into it. Feel the extension cord while it's in use; if it is warm or hot, replace it with a cord of greater capacity.
9. Do not use extension cords that are frayed or cracked or coiled up and never run extension cords under rugs or carpets.
10. Install light bulbs with wattages that are equal to or below any fixture's maximum wattage.
11. Dispose of or repair appliances or devices that blow fuses or trip circuit breakers.
12. Never leave a pan cooking on an electric stove unattended.