

LARGE Loss Investigation Form

Electrical Power Strips

Type of Loss: Fire

Line of Coverage(s) involved in loss: Property

Description and narrative of the loss:

Fire in a leased condominium unit. \$600,000 incurred loss suspected to be electrical in nature.

Root cause, upon further investigation, was determined to be a failed power strip due to misuse and handling.

A power strip was found lodged under an entertainment center cabinet. The weight of the large TV cabinet pressed and pinched on the power cord insulating sheath and its wiring. Over time, the sheath was either damaged or the wires pinched from the compression. The wiring overheated and subsequently ignited the combustible construction of the cabinet leading to the devastating fire.

What are the factors that contributed to the Loss?

- Improper use by the tenant.
- Potential overloading due to feeding too many appliances.
- Cord got caught under weight of cabinet and pinched.
- Damaged wiring and electrical load placed on the power tap resulted in overheating and ignition.



What controls were missing that would have prevented or lessened the loss?

- **Manufacturers Instructions** – The user did not follow the recommended proper use guidelines as provided by the manufacturer.
- **Communications** – The landlord did not provide tenants with a document outlining safe practices addressing electrical and other hazards traditional to condominiums.
- **Heat & Smoke Detection** – The units were not tied into central station monitoring to give advanced warning. The fire smoldered for a considerable amount of time before it consumed the apartment. The fire was detected by an occupant in a neighboring unit.

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What recommendations apply?

- **Discourage the use of power strips** - Contract with a qualified electrician to install permanent additional wall outlets or other hard wired power drops. During the interim, power taps could be utilized following the Guidelines in the Attached Technical Bulletin.
- **Manufacturers Instructions** – Read and adhere to the recommended safe usage instructions as provided by the manufacturer. Replacement documents can often be found by using an internet search engine and typing in the model number and manufacturer.
- **Safety Inspections** - Formalized & documented facility inspections should be conducted on a regular basis. Inspection report should include section on electrical to help identify those areas that are often overlooked or forgotten.
- **Installation of Hard Wired Smoke & Heat Detection** – Hard wired are distinguished from single-station, battery powered detectors in that these units are powered from emergency batteries charged from the building current and can be interconnected to alert occupants throughout the building of an emergency. Contract monitoring of the fire alarm system with a UL approved Central Station Service (CSS). In the event of a fire, monitored detection will ensure a more rapid response and minimize loss.

What was the Lessons Learned from the Loss?

Policyholders are exposed to serious fire loss if they do not use electrical appliances and temporary wiring per manufacturer's recommendations. Policyholders should reinforce best practices through regular communication to their employees and/or tenants.

Visit www.losscontrol.com for additional information and sample forms.

IMPORTANT NOTICE - The information and suggestions presented by Philadelphia Indemnity Insurance Company in this Large Loss Lessons Learned E-Flyer is for your consideration in your loss prevention efforts. They are not intended to be complete or definitive in identifying all hazards associated with your business, preventing workplace accidents, or complying with any safety related, or other, laws or regulations. You are encouraged to alter them to fit the specific hazards of your business and to have your legal counsel review all of your plans and company policies.