Today on *Across the Fence* we're going to focus on fire safety on the farm and in your home. Fires can strike anywhere anytime but as the weather turns cold are the risk of fire increases significantly. That's why now is the time to review a few steps that you can take to protect herself and her family. Good afternoon and thanks for joining us I'm Judy Simpson. 140 years ago this fall the great Chicago fire killed hundreds and destroyed a major section of the city. As a result of that fire national fire prevention week was established. This year's fire convention theme protect your family from fire serves to remind us all the simple actions we can take to keep our homes family's and farm's safe from fire all year long. With me to begin our program are University of Vermont extension farm safety specialist George Cook and Assistant State Fire Marshal Micheal Greenia from the division of fire safety. Nice to see you both. Mike fall is a particularly important time to start talking about preventing fires.

Mike.: Yes definitely during the fall we have fire prevention week and a lot of fire departments will go out and do many different events and stuff like that to remind people to stay safe all year long.

George.: Autumn is also the beginning of the heating season as we've all been feeling. Heating equipment is one of the leading causes of house and farm fires. Falls a good time to make sure that all the heating equipment in the barn and in the home is ready for the winter months. You want to maintain your heating equipment. Chimneys have them cleaned and inspected on a regular basis annually by qualified personnel. Basic rule in eating is to keep things that might burn at least 3 feet away from the heating source.

Judy.: No kidding. It can be expensive to have your chimney cleaned and your equipment inspected. I think the tendency is people think a little short on
money maybe I'll skip this this year I've done it every year. Why is it important to keep up that regular yearly maintenance?

Mike.: Preventing a fire from ever happening is really the best thing that you can do. One of the biggest things that we want to remind people is that installing smoke detection and carbon monoxide in your home is really really important. We need to make sure if the fire does occur that there warned early so they have time to escape.

Judy.: What's the usual recommendation for how many smoke detectors and alarms you should have in your home?

Mike.: We want to have a detector on every level of the home near the sleeping areas and of carbon monoxide detector in close proximity to the sleeping areas that's mainly so you get that warning to get out.

Judy.: Also you should regulate check the equipment itself because you do have to replace these items every once in a while. There is a life expectancy?

Mike.: Yes a lot of people don't realize there is a life expectancy on the smoke detectors and carbon monoxide detectors. On a lot of them there's a date that's now required by the manufacturers to print on there so you know how long your detector has been that. We have also a spot on detector that will help you remember when you installed it.

Judy.: That's a great thing because I couldn't tell you when I purchased my detectors. Tell me a little bit about the features. They have battery backups but there's some that can be plugged right in or hardwired?

Mike.: Yes there's power detection but the biggest thing is there's always a battery backup in case the power goes out. The biggest thing we want to make sure of is that would replace that battery and we recommend that we're a place that batter RE at some point during the year. A lot of folks will change the batter eight when they change their clocks and that's one way to remember that they change that battery because they need to remember to do that because when the power does go out they have to have that backup working battery in the detector.

Judy.: This is important to constantly remind people because even though we all know we should have these items in our home and they should be updated and maintained. Still we hear stories of fires that happened and there were no smoke detectors or no working smoke detectors.
Mike.: A lot of times George and Idaho two fires and we will see that folks don't have the detection installed or their installed above the batteries are now working.

Judy.: And the batteries go off in the middle of the night the temptation is to just take them out and all do that later.

Mike.: Right you really have to take care of it right off.

Judy.: George in your experience working with farmers and families what tips would you pass along?

George.: I think one thing we tried to encourage people to do is to do a visual safety check on a regular basis around the home around the farm and if you find things that need to be repaired fixed and then because the idea that all come back and do it later we all know how that works. It doesn't happen on a timely basis. Make a fire escape plan for the home for the farm. Our kids are well versed on fire drills in the schools. When's the last time we had one at home on the farm that something that we should discuss with the family practice it and make sure that everyone knows at least two ways out of the facility whether it's a room of the home and what about individuals that need extra assistance. We're talking about anyone who may have special need in escaping such as young children older adults anyone that might have a disability. We need to figure it into our escape plan.

Judy.: How about food farm's standpoint have depending on where the animals are what chemicals might be on the farm is that something farmers should share I had a time with their local departments.

George.: I encourage people to invite the local fire department out to the farm to a farm tour. Fire departments of that type of activity. It's good training for them and saves precious time in the event of a real emergency.

Judy.: Alongside prevention there's also a few things we can do to help in the recovery after fire. Joining me now is Scott Gaines from Gaines insurance agency in Vergennes welcome. There can be a lot of misunderstandings about insurance policies and coverage that a filly when it comes to farming. We suggest farmers do to make sure they have coverage that they need?
Scott.: First thing is fairly of the most important. Folks of talked about planning and maintenance but insurance really needs a maintenance on a regular basis. It's a very difficult legal contract and not a lot of folks truly understand insurance. You really need an agent that understands farm insurance. You really need insurance company that writes farm insurance. And agents if we can communicate with a policyholder you can usually get coverage setup to meet their needs.

Judy.: What are some of the things that are different when it comes to farm coverage vs. home coverage?

Scott.: The major differences are animals machinery and then the operational peas were homes sit still and farm's go all over the place. They really needs to be a really good survey of what the operations are of the farm from not just buildings to what they do around fields and roads.

Judy.: Are sometimes farmers it's priced what is not covered once they have a disaster.

Scott.: They're very very unhappy with the situation. Again going back if agents communicate properly with their clients and clients work with them proactively you can take care of a lot of those problems.

Judy.: George can you give me some examples of instances you've seen where farmers work with their agents and have been surprise when things weren't covered.

George.: I think when we're updating equipment and buildings many times we may put on a new structure and not stop and think about electrical load that we're placing on the system. Not having that brought up to date along with a new building.

Judy.: How about I know there's an issue with snow because a lot of issues that deal with snow are not covered.

George.: That's right. Many of these structures of been there long time even the newer ones. Were they built with the thought of the types of snowstorms specially wet late snow storms that we've gotten. That puts a tremendous burden of weight on the structure.

Judy.: From your standpoint Scott do believe specific collapse coverage?
Scott.: Yes I think that's something that a lot of folks just assume today. With insurance in general you make a lot of assumptions.

Judy.: Right we have an insurance policy.

Scott.: It's going to work everything's covered. Well I think we've learned over the years that collapse is not automatically covered in fact I'm not sure of any carrier that automatically provides collapse coverage. Collapse is an individual barn type basis where we go out someone looks at it and they see whether not it's eligible for the coverage. It's an individual situation and I think unfortunately again backed the review system and maintaining things. Proper communication between the agent in the farmer looking at the buildings and not assuming anything you have to take care of those collapse problems.

Judy.: George can you talk a little bit about heating systems and other systems that are maintained regularly in the farm vs. in the home as far as what special needs that farmers need to be aware of.

George.: One thing that comes to mind is in the barns and outbuildings there's quite apt to be a lot of dust. Hay chafes sawdust things that we need to make sure that we're keeping things clean. Just going through and doing good housekeeping in the barn and the shop and the other buildings where we might have extra amounts of combustible material. There may be fuels in a storage building. We need to make sure that there's nothing that could be a potential fire hazard there.

Judy.: Also wiring a lot of buildings that are older if you have and check your wiring recently.

George.: Definitely. A regular basis we should become attracting a qualified licensed electrician to have them come out and do a survey and safety review ground farm making sure that everything is up to snuff.

Judy.: How about under insurance. What should people be especially farmers considering when they're thinking about insurance and whether not there underinsured?

Scott.: Under insurance is probably the most common especially for farm's where we're looking at tight budgets and milk prices going up and down. Insurance is one of those things that everyone hates and of course it's a large expense for them. So they're looking at areas where they could cut and
insurance seems like a likely one that really isn't a great idea but under insurance for barns is really critical because the dairy barn in most cases talking about dairy is the building where the income is generated so to under ensure the building that is used for creating income is not a good situation unless you have a lot of money because that's called self-insurance and most folks don't have the cash behind them to take care of that. Really an agent needs to look at the farm and work with their farmer and say what would you put back here if you had a devastating loss. What kind of setup would you have and then work with the agent to figure out an amount of coverage they can afford to meet that need. Not necessarily ensure and four million dollars or some true replacement number.

Judy.: So it's really important as you're going through your yearly exam of all your systems to include insurance with that and have someone come out and give you some information.

Scott.: In the operations we conduct as a farm agent. I grew up as sort of a dairy farmer so I know a fair amount about farms. The major philosophy for good farm agent is to go see the farm understand the operations and work with them to say what are critical needs here and try to figure out a plan and how we can best cover it. That would be the safety type inspection.

Judy.: Georgia I know you have a lot of history working with farmers and the saddest time pass to be following when a fire occurs.

George.: Absolutely. It's not only the farmers lost or loss of the business it's the loss of a way of life. This generation does not want to be the one that lost the farm so there's a tremendous amount of stress and this is something that we all work together and tried to refer them to appropriate resources to help them through this tough time.

Judy.: Is this a particularly more vulnerable time for farmers because they've got a lot of product in their barns as far as hay or silage?

George.: I would say probably that's incorrect assumption because as you say we're looking at the end of the harvest season. Everything that drew is now being held for the necessary needs of the feeding of the livestock for the coming next six months.

Judy.: And if you're using a space heater either in your home or barn how far away should you keep it from anything that can touch it?
George.: I think we go right back to a minimum of 3 feet. The more the better but that's certainly a wise thought process. Looking around at what's close by that could catch fire.

Judy.: Or looking around at what's close by that could knock it over.

George.: Yes make sure that is not going to be too top heavy.

Judy.: Also we mention to have your heating systems checked also wood stoves are very important.

George.: Wood stoves would furnaces yes. Before we get into the thick of the heating season long before they should be checked by it again qualified technician.

Judy.: Money well spent.

George.: Very well spent.

Judy.: Alright great information thanks to both of you also thanks to assistant state fire Marshal Michael Greenia who was with us earlier. To follow-up on our discussion we encourage you to take note of some of the online resources that we have listed on the screen. The first one is the Vermont barn fire prevention task force the second link is for the Vermont division of fire safety you can also find fire prevention tips and information on the UVM extension web site and last but not least we've included a link to the cooperative insurance companies. Even if you don't use these resources please be mindful of fire safety whether it's a wood stove a space heater up something like an electrical problem. Take the time to resolve it before you have a fire. That's our program for today I'm Judy Simpson thanks for joining us on across the fence.

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