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Kitchen fires got you hot?

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Kitchen grease fires are the curse of landlords and insurance underwriters alike. Resulting losses are rarely "small" and can devastate entire buildings. Otherwise fastidious landlords have a frustrating lack of control over the cause - careless tenants. Yes, educate your tenants about fire safety in the kitchen, but also protect your building against the inevitable slip up that could cost millions!

Products are available that can extinguish a kitchen stove fire and confine loss to minor clean up or prevent fires from starting in the first place. Moreover, these solutions are inexpensive (\$35-\$150 per unit) and easy to install.

The StoveTop FireStop® hangs above the burners and extinguishes grease fires before they spread to overhead cabinets and the rest of the building. The no-tool installation takes seconds; they are unobtrusive, and activation leaves only a ruined dinner and a bit of clean up.

The Safe-t-element™ prevents fires from starting in the first place, by modifying the stove burner and preventing it from exceeding the temperature that will ignite grease. Installation may qualify the property for a premium credit with some insurers.

The fewer property losses you experience, the lower your property insurance premium, but reducing the frequency and severity of kitchen fires is just one strategy to employ - there are many others. Utilize resources such as insurance consultants, claims and loss management specialists and your broker who all have specialized expertise to help you plot a course to make the most of your insurance program.

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