

The Municipal RISK MANAGER

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Managing Public Buildings for Life Safety Part II- Exits and Building Egress

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A common problem that we see is when a community changes the occupancy of a building without going through the required plans review process. An example would be converting an old town office building (business occupancy) to a library (assembly occupancy). This may require significant improvements in the exits, alarm system, and fire protection features. Another example is the addition of sleeping quarters to a volunteer fire station. This happens numerous times each year to allow for a student live-in program for community college Fire Science students. The change in occupancy can be safely made, but usually requires improvements in the building's exits, fire compartmentalization, and fire detection/notification systems to meet the requirements of the code. Depending on the occupancy the use of a fire suppression system (sprinklers) may also be required.

An "exit" is actually made up of three parts: 1) the "Exit Access" from any point in the building to an exit door, 2) the "Exit" door to the exterior of the building, and 3) the "Exit Discharge" from the exit door to a street, parking lot, or some other "public way". All three parts must be made up of approved components which are working properly and are clear for use at all times.

The width and acceptable components of an exit vary with the building's occupancy and capacity. Occupant capacity is based on square footage of floor area, not any assump-

tion about how many people might be there at any one time. There are some general rules that apply. If a room or area has a rated capacity of less than 50 persons, an exit door may swing inward and occupants may have to use one hand to operate a doorknob or handle. Between 50 and 100 persons, the door must swing in the direction of exit travel. In either case, it is generally acceptable for there to be a latch or lock that can be released without a key or knowledge of a combination, if it is integral to

the door's lockset. Doors along the exit access path and exit doors may not be locked against the direction of travel. Above a capacity of 100 persons, individuals should be able to egress without using their hands to operate any doors (e.g. "crash bar" or "panic hardware" equipped doors).

The exit access path, to an exit door, must be as straight as possible and kept clear of obstructions, as well as trip hazards at all times. A general

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Do You Understand Your Property Insurance?

When discussing insurance terminology with individuals outside the industry, we commonly notice tired behavior, yawns and glazed eyes. However, it is quite important to have a sound understanding of certain terms which are key to the proper protection of your municipality, district or governmental entity. When your entity is reviewing your property listings for insurance purposes, it is critical that the property is placed within the appropriate coverage category, whether it be within the Building, Contents, Vehicle or Mobile Equipment Schedule. The most common mistake found among MMA Property and Casualty Pool Members is the erroneous placement of mobile equipment values under the contents category which could overstate your

contents values and provide inadequate coverage for property which would be better protected under the mobile equipment schedule.

The following explanations are provided to assist you in the review of your property schedules:

Property Schedule- Building

Values listed on the Building Schedules should reflect the replacement cost of the structure. The value should include all items that are permanently affixed to the structure such as generators, antennas, appliances and telemetry equipment. When considering which assets to

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LIFE SAFETY *(cont'd)*

rule of thumb is that the exit access path must be clear at least as wide as the exit door, or doors, it leads to. Under no circumstances can an exit access path be less than 36" wide.

Many modern buildings have fire rated enclosed stairways or exit access corridors protected by self-closing fire rated doors. If these doors are held open by magnetic latches linked to the building's fire detection/alarm system, then care must be exercised to keep the swing paths of the doors clear of obstructions so that they will close properly with alarm activation. If such fire rated doors are not held open by magnetic latches, **then they must not be blocked open.** Doing so is technically "blocking" an exit because the protection designed into the building's life safety system has been overridden. Blocking a protective door open can turn an exit access corridor or stairway into a deathtrap for occupants in the event of a fire, as happened in the Cook County Building incident.

Exit doors must open freely and swing fully open. Watch for seasonal pavement or concrete movement that can block doors from opening. Wooden steps can also heave up and block exits.



The Municipal Risk Manager

The Municipal Risk Manager is published seasonally to inform you of developments in municipal risk management which may be of interest to you in your daily business activities. The information in these articles is general in nature and should not be considered advice for any specific risk management or legal question; you should consult with legal counsel or other qualified professional of your own choice.

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It is critical that exit door hardware be of an approved type for the occupancy and capacity. If doors are equipped with panic bar type hardware, they cannot be equipped with any latches that require manipulation to open. On doors that have conventional knobs or handles, any lock that does not automatically open when the knob/handle is operated must be obvious, operate freely, and be integral with the knob/handle mechanism. Except for a few rare situations that usually do not exist in municipal facilities, no exit door can be equipped with a lock requiring a key or combination to open from the inside. Padlock hasps and similar hardware have no place on exit doors or doors along an exit access path.

Exit discharges are another component that require ongoing maintenance and building management. Stairs or ramps must be maintained in good condition. Walkways must be kept free of trip hazards. Also, and most time consuming in Maine, all exit discharges must be maintained

cleared of snow to a public way. It is never acceptable to have a door that is an "emergency exit only" that requires occupants to jump down without steps, or exit into a snow filled yard.

So, if your duties include the management or operation of any municipal owned/occupied building, it is important that good management practices are in place to ensure that the existing exits are adequate and meet current code requirements. If a building is being renovated, or door hardware is being changed, then the proper construction permit and plans review process must be followed to ensure that occupant safety is not compromised in the event of an emergency. Finally, you must manage the ongoing maintenance and housekeeping issues in your facilities so that the exits are usable in the event of an emergency.

Simply put, you don't ever need an exit until that horrible moment when you **really** need it and **really** need it to be usable! 🏠

IMPORTANT NOTICE FROM THE MAINE DEPARTMENT OF LABOR PUBLIC SECTOR ONLY

The Maine Department of Labor, Bureau of Labor Standards, has jurisdiction (MRSA Title 26), and responsibility to investigate injuries and fatalities of **public** (county, municipal or state) employees.

If there is a fatality or an incident, which causes one or more **public** sector employees to be admitted to a medical facility overnight, the Bureau of Labor Standards shall be notified. Fatalities **shall** be reported within eight (8) hours and hospitalizations must be reported within twenty four (24) hours.

Note: incidents should be reported as soon as possible, so appropriate notification can be made.

Please Note the New Telephone Number

(207) 592-4501

EMAIL: accident.bls@maine.gov

PROPERTY INS *(cont'd)*

schedule, it is recommended to include (but not be limited to) water and sewer plants, pump stations, garages, annexes, salt/sand sheds, storage buildings, attendant stations, tax acquired properties, parking meters, street lights, public toilets, stand-alone antennas and communication towers, memorials, welcome signs, piers, docks, floats, wharfs, and recreational structures such as permanent snack shacks, warming huts, fencing, gazebos, sports lighting and skating rink structures.

Property Schedule-Contents

The values declared under the contents schedule apply in case of damages or losses that occur while those items are **located in the building**. The contents schedule should include the replacement cost of office furniture, file cabinets, tables, desks, chairs, and equipment that remain within the building, as well as safes and appliances and other items not built into the structure.

Mobile Equipment Schedule

The Mobile Equipment schedule (which is commonly referred to as Contractor's Equipment or Inland Marine) should reflect the actual cash value of all equipment (except for licensed vehicles) that is **likely to be used at more than one location or regularly leaves its "home" location**. The list should include all unlicensed vehicles such as graders, loaders, backhoes and rollers as well as transportable storage trailers, sheds, snack shacks, fire towers, zambonis, detachable snow plows, hoppers and wings. For Fire Departments, list all emergency response equipment including turnout gear, compressors, jaws of life, thermal imaging cameras and all of the necessary equipment that is carried on the emergency vehicles that was not included in the original purchase price of the vehicle.

Vehicle Schedules

Vehicle Schedules should include all motorized **vehicles registered for road use**, including cars, trucks, buses, vans, ATVs and snowmobiles. Information regarding the cost of the vehicle when it was "new" will most likely be needed for underwriting purposes.

Electronic Data Processing (EDP) Schedule

The EDP schedule should include

the replacement value of all computers, laptops, PDAs, printers, servers and fax machines. The schedule should include any software that would require replacement in the event of a loss.

For additional information or if you are unsure whether your values are declared properly, please contact your local agent or the Underwriting staff of MMA Property and Casualty Pool at: (800) 590-5583 or email at: mballou@memun.org or jdoore@memun.org. 

VOLUNTEER FIREFIGHTER ACCIDENTAL DEATH & DISABILITY PROGRAM

Now available for \$44.61 PER VOLUNTEER

The Volunteer Firefighter AD&D program (VFF) coverage is underwritten by The Hartford and is designed to provide insurance benefits for Fire Department activities that fall outside the coverage provided by the Maine Workers Compensation Act.

VFF is available for an annual premium of only \$44.61 per volunteer firefighter.

FOR FURTHER INFORMATION PLEASE CONTACT:

Marcus Ballou

1-800-590-5583 ext. 2244

email: mballou@memun.org



Maine Municipal Association
Risk Management Services



HUB International New England, LLC



SAFETY SHORTS

SNOW BLOWER SAFETY

Snow blowers are frequently used in municipal settings. Typical uses include clearing of walkways, sidewalks, and small parking areas around public buildings and removal of snow around utilities and stored equipment.

Snow blower injuries cross all age group categories, but are most heavily concentrated among 35 to 64 year olds. Two-thirds of all injuries involve fingers of the dominant hand and most occur when individuals attempt to clear the auger/collector or discharge chute with their hands.

Most of the injuries resulting from snow blower operations are preventable. To ensure your safety, please follow these safety guidelines:

- ✓ Read and understand the manufacturer's operating instructions and/or have an experienced, knowledgeable person demonstrate procedures for safe operation.
- ✓ Before starting, inspect the blower to make sure shields are in place and not damaged. Tighten any loose nuts, bolts, or screws. Before servicing, disconnect the spark plug wire.
- ✓ Add fuel before starting the engine. Never fuel an engine that is running or hot. Store fuel in approved safety cans only.
- ✓ Dress properly for the conditions. Do not wear loose fitting clothing while operating machinery.
- ✓ Make sure all people and pets are out of the way before you begin. Inspect the area before you begin. Remove branches, hoses, toys, and other objects.
- ✓ Pre-plan the placement of discharged snow. Do not direct the discharge chute towards windows, parked cars, roadways, or travel paths. Remember that objects other than snow will usually be thrown further than the snow discharge.
- ✓ When operating for extended periods of time, plug or muff type hearing protection should be used.
- ✓ Do not leave a snow blower unattended when it is running. Shut off the snow blower and remove the key.
- ✓ If the chute or auger backs up (clogs) follow these steps:
 - Turn off the machine.
 - Remove the spark plug wire.
 - Use a stick or broom handle to free the snow or debris.
 - Never, ever, reach into or place your hands in the auger housing or chute.

Other Safety Shorts are available at:
www.memun.org/RMS/LC/SafetyShorts.htm