

High-rise residents have unique fire precaution concerns

Fire is perhaps the most common disaster that can befall any homeowner or apartment dweller. Those who live in a high-rise building, whether in an apartment, co-op or condominium, have special concerns requiring special precautions. Fire fatalities usually are caused by smoke and intense heat, not flames. It is crucial to know how to get out of your building quickly and safely; it could mean the difference between life and death. First, always know your exit escape routes, and be sure they are clear of anything that might impede your evacuation. Then observe the following tips.

What if fire breaks out in my dwelling?

Remain calm, exit the dwelling, take your key and close the door behind you. Activate the closest fire alarm and leave the building by the stairwell—never use the elevator in a fire.

What if the building alarm sounds?

Before opening your door, use the back of your hand to test the door for heat. If the door is hot, do not open it. If the door is cool, open it slowly. If the hall is clear, exit and close the door behind you. Do not leave the building by the elevator, nor the elevator.

What if my exit is blocked by smoke or fire?

Remain calm. Keep your door closed but unlocked, seal the door jambs with a wet towel and keep smoke out. Call the fire department for location and situation. They will give you further instructions.

What if I am already on a balcony or in a room with a balcony?

Remain calm. Stay low and below the smoke. Call 911 and when prompted by the dispatcher, get on the balcony. Stay low and behind the balcony door. If you are on a balcony and can't get to a window, open it fully. Hang a blanket out the window so the fire department will know you are trapped. Stay low and wait for rescue.

What are my insurance considerations?

Residents of high-rise buildings and owners of condominiums and cooperatives face the same risk of loss to personal property located in these residences. A tenant may purchase a tenants policy, and condominium and cooperative owners may purchase a unit-owners policy. While personal property is covered the same by both types of policies, the unit owners policy will provide additional protection for building property the policyholder is responsible for. There are many different optional enhancements that may be available with these policies, such as replacement cost, added assessment coverage, scheduled personal property and broader perils including the addition of earthquake protection. Contact our insurance agency for details.



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