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## Introduction

Restaurant kitchens include open flames and hot surfaces, hot oil, cleaning chemicals and a heavy electrical demand—all concentrated in one busy space.

In the moment a fire breaks out, it's hard to focus and plan. If you've followed all of your local ordinances for fire safety and have a solid fire-response plan already in place, you'll have a head start and can focus on the key priority: keeping people safe.

Pre-planning will also help expedite a quick recovery for your restaurant business after a fire.

And whether you're an independent operator or part of a larger brand, every location needs a fire preparedness plan unique to the location and the local regulations, and the discipline to review and update that plan every year.

This resource provides actionable steps to take before, during and after a fire to help everyone stay safe and to help your business reopen quickly, either on site or in a new location.

## **Assemble Your Team**

Pre-planning and a good blueprint for what to do if a fire breaks out can have a big impact on the safety of your employees and guests and the ability of your business to recover quickly.

Somebody needs to see to the business of being prepared.

A good first order of business is to create a Crisis Management Team to develop a fire-preparedness plan for your operation. Keep your plans streamlined and easy to put into action.

Your team should be small but include people with experience or specific knowledge in the different areas the plan will need, including folks in operations/kitchen management, HR, risk management and communications.

Make sure to include someone with the technical experience to set up means of communication with your team members, including someone familiar with social media platforms.

Many POS systems incorporate staff communication functions or apps, and social media platforms have myriad options for group chats (Twitter, GroupMe, Facebook, What's App, etc.)



## CHARGE YOUR TEAM TO EXECUTE THE FOLLOWING:

#### Asses your risk:

Are you prepared for a fire?

Take preventive measures to minimize the risk of fire.

Create a simple "In Case of Fire" action plan and make sure evacuation practice drills are part of it.

Create a recovery contact list

to address after-fire needs; save it multiple ways.

Create a method for updating these efforts to keep them current and viable.

Give your team a specific time frame to complete these exercises.





## **I**: Preparation

## What to do in Advance

The work here is done in advance and will be disseminated to your managers and staff through communications and training—which is addressed in Section III.

These practical risk-mitigating matters include:

- \* Reviewing insurance coverage with a licensed broker/agent
- \* Understanding deductibles
- \* Understanding coverage including for signage, fences, landscaping, etc.
- \* Understanding Business interruption coverage, if included in your policy
- \* Protecting business-critical documents
- \* Creating contact lists
- \* Developing communication plans

By taking these steps, you can reduce the impact a fire will have on your business.

## **Get Your Insurance in Order**

Reviewing your insurance coverage with your broker or agent annually will make a significant difference to your restaurant's recovery and your own peace of mind.

#### **Commercial Property Insurance**

Property insurance covers damage or loss to the physical property of the restaurant, including the building, equipment, inventory, and furniture. It can provide coverage for events like fire, theft, vandalism, or natural disasters.

### **Business interruption/Business income insurance (BII)**

This coverage can help replace income lost if business is halted due to direct physical loss or damage from a covered peril (like a fire), and it continues until it reaches its policy limits, or the business can re-open. Often BII policies contain a 72-hour waiting-period deductible (in addition to your property damage deductible) before coverage begins.

BII coverage can include assistance paying your mortgage, rent, payroll, loans, etc. Discussing your specific needs with your agent before a loss occurs is critical. Make sure you understand the financial data you'll need to file a claim (especially your sales history) and make storing current information in a safe, remote location or in the cloud part of your fire preparation planning.

## **Additional Coverages to Consider**

Restaurant operators might want to consider additional insurance coverage that can be added as endorsements to the main policy or as separate policies that cover losses unique to foodservice.

Have this list in front of you when you talk with your insurance rep to see if you need any of the following additional protections or if they're included in your main policy.

Ask your agent about others, as well.

**Fire recovery services** Even if many of your restaurant fixtures avoid the flames, they won't escape smoke damage. Smoke permeates everything and can take more than one cleaning to remove. Does your policy cover the services of this very specific cleanup option?

#### **Code upgrade (Ordinance or law)**

Rebuilding or repairing a building might require you to bring the building up to current codes, which can be an expensive process, especially in older buildings. The extra expenses would not be covered unless your policy has the correct endorsement.

**Extra expense** You may be offered the opportunity to combine this one with BII. This pays any additional expenses relating to operating your establishment from a different location when covered interruption of your business has taken place.

#### **Outdoor property & sign coverage**

Damage to your outdoor radio or television antennas (including satellite dishes) and their lead-in wiring, along with masts, towers, bridges, trees, shrubs, or lawns are not normally covered or have a limit of coverage under a general business policy. Confirm with your agent how much coverage is provided by your policy and if there are options for adding more if those aren't enough.

**Debris removal** Most property insurance policies provide coverage for some debris-removal cost reimbursement. Ask about what debris-removal assistance you will get when cleaning up your restaurant after a fire and decide if it's going to be enough.

**Expediting expense** This coverage means the insurer will pay additional costs relating to having the repairs to the damaged property done fast, i.e., with overtime or double shifts. Be careful with this option. Make sure it does not nullify or adversely impact the terms of the Business interruption insurance you purchased.

**Food spoilage** This is usually a sublimit item in the general property coverage. Most insurers offer a tiered deductible and payout limits to fit the operation's size. Ask up front if and how this is covered.

#### Improvements-and-betterments

**rider** Covers the remodeling and decoration you added when you leased the restaurant space; the landlord's insurance will not cover improvements you made. Don't forget to insure valuables, such as art, antique fixtures, tiling or furniture that are unique and difficult to replace (and don't forget the difference between ACV and replacement costs when evaluating what you need for coverage, see Tips, p. 5).

Other considerations Check the amount of your fine-spirits coverage; make sure your policy covers your wine cellar for its true value. Finally, items not typically covered in policies, such as windows or cash, could be covered with endorsements.



## **TIPS**

In addition to exploring policy options, keep these tips in mind when setting up your restaurant's insurance.



#### Be specific to avoid "interpretation."

Make sure the policy spells out what's insured. For example, your policy might ensure that your key employees continue to get paid while you rebuild. Name those employees specifically by position or title in your policy. If you don't, you risk arguing the point later when your provider disagrees with your definition of "key employee."



Evaluate your coverage needs carefully and realistically with your agent. With a properly written policy, you can minimize the cost impact to your business. Don't forget that you'll always have out-of-pocket costs and deductibles that won't be covered by your policy. So, make sure you understand these costs and plan for how you will access this cash.



There is a difference between a policy that covers actual cash value (ACV) and replacement value. ACV takes into consideration the depreciation of your goods; replacement value will pay the cost to replace goods at today's prices. ACV is often chosen for items that cannot be replaced or that perhaps you don't want to replace. However, items of value—such as antiques or artwork—should be insured separately.



Include "professional preparation of a claim," as part of your policy. After a disaster, filing your claim can be a full-time job that needs to be done fast and right. This professional guides you through the claims process to make sure you're including less obvious items. Ask your agent if this is included or if it can be added.



## Determine your deductible by assessing your own risk averseness.

The higher your deductible, the more cash you're going to have to come up with after the fire. When evaluating your deductible, determine how much cash you could access quickly (without income coming in), and if that amount will sustain you if you must remain closed for an extended period.



Back-up copies of your policies and the records you'll need to file a claim online. Keep your insurance agent's number (office, home and mobile) listed on your Emergency Contact List and in your phone contacts.



If you lease your space, ask if your insurance covers rent during rebuilding, because you'll be responsibile for your lease during that time.

Insurance Information Resources: Besnard Insurance, Tampa, Fla.; NEXT Insurance, Palo Alto, Calif.

## THE POWER OF IMAGES

You're filing an insurance claim under extreme pressure and in a time of deep loss. It's unlikely you'll be able to recall every item you've lost to the fire.

Having a property inventory that includes photos and/or video of your restaurant's interior and exterior—and those taken after you complete major improvements—will help if you must file a claim.

#### Make sure to include photos of your equipment

and open drawers, doors and cabinets to capture things not immediately visible. Capture landscaping, lighting and signage. Update these photos/videos annually and keep them with other vital records in a safe, remote location.

#### **Protect Your Records!**

#### **Essential Documents**

Think about what documents are essential and irreplaceable. When evaluating a document, consider the time and effort it will take to replace the document if it's destroyed.

You'll need access to the paperwork to file your insurance claim quickly. You'll also need quick access to paperwork that the city or state requires to prove occupancy for rebuilding.

To decide which business documents you might need in the case of a fire, ask yourself the following questions: Is this record required ...



- \* to run the business? \* by a regulatory agency?
- \* for legal reasons?
- \* by my insurance company?

If you answered "yes," ask yourself these 2 follow-up questions:

- 1. Can I access the needed documents online?
- 2. Are copies otherwise quickly available in a secure, remote location?

If the answer to either is no, you need to make duplicate copies and store a set (the originals) securely off site.

#### **Essential documents might include:**

- personnel files
- payroll info
- financial records, profit/loss statements, taxes, historical sales data (you'll need it for insurance)
- · strategic plans
- vendor lists
- customer lists
- inventory lists
- · lease or title documents

- insurance policies
- · formulas, recipes and trade secrets
- key organizational documents, such as accreditation certificates and health permits
- receipts/warranties for major equipment purchases
- · contracts, including those signed for events and parties



Are you set up to pay bills electronically (recommended)? Do you have account passwords saved securely off premises? You also might need blank checks from the operating account.

Every year, update a set of historical sales records, income/expense reports (either recent profit/loss statements, income tax forms or financial audits) and any other business records that will help you establish an accurate financial picture of your business.

You want to be able to prove to the insurance company how much money you're losing every day your business is closed.

## **Secure Emergency Documents**

These are the documents you'll likely need during and immediately after a fire:

**Building and site maps.** These maps should clearly mark the building and include the street name and number. A building map should indicate exits, stairways, designated escape routes, floor plans, restricted areas, and the location of high-value items.

#### Utility information marked on the maps could include

- · main water valves, lines and hydrants
- · main gas valves and lines
- electrical panels, fuse/circuit boxes and outdoor substations
- storm drains, grease traps
- sewer lines
- smoke and carbon dioxide detectors and security alarms and annunciators
- fire extinguishers and automatic fire suppression system locations and their remote pull triggers

Also show where hazardous materials are stored, including cleaning supplies, chemicals, and propane tanks.

Keep a site map ready to grab and go; store a second copy securely off site but accessible. The fire department might need it quickly, especially if a fire overtakes the building and people could be trapped.

**Emergency procedures and routes.** Post brief emergency procedures and exit routes by all doors with the routes clearly marked. You might want to frame and hang them securely.

**Emergency and Recovery Contact Lists.** See p. 8.



## **Back it All Up**

Determine the best way for your business to store and update your emergency documents.

The market offers myriad services to set you up with a secure, cloud-based data storage system. Look for systems that back up data and documents automatically.

Some operators choose to use a physical office server for data/document storage, but if the server gets damaged in a fire, the files can be lost.

If you want or need hard copies of essential documents and files, store them together in one, easy-to-grab, *fireproof*, *waterproof* go-kit.

## **Create Contact Lists**

Create two lists of contacts:



- \* One you'll need during an emergency
- One you'll need after for recovery efforts

#### **Emergency Contact List:**

Below are some of the people to consider putting on your Emergency Contact List (you already know 911 for police and fire, add in the non-emergency numbers for each, as well).

For each entry, list contact's name, cell, home and office phone, and email address. If you are part of a multiunit, regional or national brand, you also want to include the contact information for locations close to you.

- Owner
- Manager
- Kitchen manager
- Chef
- Employees
- Corporate contact(s)
  - **♦ Emergency** response rep
  - ♦ President/CEO
  - ♦ Division president

- ♦ Area/Regional vice president
- ♦ District manager
- ♦ Risk manager
- ♦ Company media rep
- ♦ IT specialist
- Landlord/building manager
- Insurance agent

- · Main vendors/ suppliers
- · Gas company
- Electric company
- Public works/ water dept.
- Phone company (to reroute numbers)

#### **Recovery Contact List:**

The list below suggests contacts you might need for recovery and rebuilding.

- Insurance agent
- Risk manager
- Fire department (non-emergency number)
- Police department (non-emergency number)
- Cleanup services
- Fire damage restoration service
- Waste hauler
- · Health department
- Electrician

- Gas company rep
- Plumber
- General contractor
- Prime and secondary vendors/suppliers
- · Hardware store
- Rental store
- · IT specialist
- Lawyer
- Banker/accountant
- Payroll company

- · Local media contacts
- · Chamber of commerce
- · Local Small **Business Administration** office (in case your insurance is insufficient, and you need a loan)



Keep copies of these contact lists with you and store copies on a secure, but shareable site, such as Google Drive. Ensure someone else in your organization has a copy or can access the lists, as well.

On a unit-by-unit basis, the manager/owner/designated crisis leads could keep key contacts' numbers in an Emergency Group in the Contacts section of their phone.

Cell contacts are easy to input, update and delete when the roster changes, and the cell is almost always in hand. Just make sure other key people save contact information, too, for redundancy.

## **Set Up a Communication Plan**

As you put together your unique communication plan:

Ensure you've designated a crisis lead at the unit (and at HQ if applicable).

Articulate who will call who and for what (including off-duty staff).

The crisis lead should direct the staff in what to do in case of fire—that means training and running fire drills several times a year (quarterly is ideal). Training should include fire prevention, do's and don'ts for putting a fire out, review of fire extinguishing equipment locations and use, review of exits, evacuation procedures and instructions on where to gather safely off site.

#### Communication options to keep staff updated include:

- \* Cell Phones
- \* Apps: Many shift-scheduling software platforms include group communication functions. And apps such as Twitter, GroupMe, What'sApp, Facebook Messenger and others offer private-group communication options.

## Pay Employees

When a fire closes your business, your employees are affected. As part of your Emergency Response Plan, think through how to maintain your payroll. Options:

- \* Make your **payroll portable**. Work with your payroll company or accountant to devise ways to get paychecks to your employees if the restaurant is closed.
- \* Encourage workers to sign up for **direct deposit** to ensure employees can get paid electronically.
- \* Use **payroll cards**. A payroll card works like a bank debit card, allowing the holder to access money from their paycheck. The cards also can be used by workers without bank accounts.
- \* Use a money transfer service like Zelle, Venmo or PayPal to send money to employees.





## **II: Prevention Measures**

## **Assess Your Risk**

A number of preventive practices can minimize the likelihood of a fire in your restaurant and the danger and damage if one does break out.

The best first step in preventing fire is to confer with your local fire safety professional who can verify your operation meets the local fire code and identify potential risks with a walk-through. Next, gather your management team to go through this list of questions:

- Do you inspect and clean your kitchen hood, ducts, vents, baffles, and filters regularly?
- Is your kitchen staff doing the manufacturer-recommended daily cleaning routine and scheduling professional hood and exhaust system cleaning several times a year depending on the fuel type (solid, electric, gas) and cooking volume?
- Have you been up on your roof lately? Have you checked the area where grease exhausts because built-up grease can present a fire hazard?
- Do you get your grease trap emptied and cleaned at least quarterly (or semi-annually for moderate-volume restaurants)?
- Do you service your hood fire-suppression system every 6 months?
   Note: Automatic fire suppression systems must meet <u>ANSI/UL 300 or equivalent test</u> standards, which is currently only achieved by wet chemical extinguishing agents (dry agents don't meet requirements). Also, these systems are installed to cover a set equipment lineup. If you install new equipment or rearrange equipment, it could affect your automatic fire suppression system's coverage and effectiveness.
- Do you have Class K-rated fire extinguishers (designed especially for kitchen fats and oils) wall-mounted, labeled and easy to access (within 10 ft. from cooking equipment) and near an exit to the kitchen area?
- · Have you considered purchasing fire blankets in addition to installing extinguishers?
- Do you train your staff on how to use extinguishers (and blankets) during your fire training drills and when onboarding new hires (taking employee turnover into account)?
- Does your staff know where main utility shutoffs (gas, electric, water) are located and are those shutoffs clearly labeled (to identify them and show which direction is OFF?)
- Are paper goods, flammable liquids and chemicals stored safely and separately away from things that could ignite them such as cooking equipment, smokers, furnaces, boilers, and water heaters?
- Do you have a fire alarm or sprinkler system (not required in all restaurants, check local regulations)? If so, are these systems serviced annually?
- Do you store propane tanks? Be prepared to tell the fire department where they are located.

- · Are there enough clear exits to permit quick evacuation in case of a fire?
- Did you stack highchairs or any other supplies in front of exits or along halls to exits? Remove them immediately and store them out of the way of an exit route.
- Are all exits marked with an exit sign and illuminated by a reliable light source? Exits and signage are subject to annual public inspections, in which fire departments confirm that seating blueprints submitted are up to code and actually reflect the restaurant's interior. The same regs cover maximum occupancy and aisle widths and ensure adequate space for wait stations.
- · Are non-exit doors clearly labeled "No Exit," "Storeroom," "Restroom," etc.?
- Do all exit doors open from the inside without the need for a key or any special knowledge or effort when the building is occupied?

## **Inspect Your Extinguishers**

Here's how to inspect your operations' fire extinguishers in advance:



- Make sure it's in its designated place, with an exit route nearby.
- Make sure the extinguisher is visible or that there's signage indicating where the extinguisher is located.
- Make sure you can easily access the extinguisher and exit after use.
- Ensure the pressure gauge is in the operable range or position.
- Make sure the tank is full; this can be done by just lifting the extinguisher or you can weigh it.
- For wheeled extinguishers, make sure the condition of tires, wheels, carriage, hose, and nozzle are acceptable.
- For non-rechargeable extinguishers, operate the push-to-test pressure indicators.

Source: National Fire Protection Agency Guide to Fire Extinguisher Inspection, Testing and Maintenance







## **Minimize Leading Causes of Fires**

With open flames, hot equipment, multiple electrical connections, cleaning chemicals, cooking oils, grease and paper goods—there are opportunities for fire to flare up in a restaurant.

#### Train your staff to act if they see these potential hazards:

- Equipment that sparks No shields on highor smokes
- Frayed cords or wiring
- · Too many electrical cords in one socket
- · Cracked or broken switch or receptacle plates
- Ungrounded plugs or outlets (they spark when you plug something in)
- · Insufficient fuses or circuit breakers
- Temporary wiring

- intensity lights especially if the lights are near flammable items such as stacked paper goods
- Dust or grease buildup
   Flammable liquids on equipment, sockets, or wiring
- · Grease buildup in exhaust hoods. flue vents, rooftop exhausts/fan housings · Not following
- Full or neglected under-floor grease traps

- are not stored in their original containers or in puncture-resistant, tightly sealed, welllabeled containers
- that are not stored in well-ventilated areas away from supplies, food, food-prep areas or flame sources
- directions when using chemicals (never mix chemicals unless directions call for mixing)

- Flammable liquids that Poorly ventilated areas where a chemical is being used (vapor buildup can ignite)
  - · Unattended chemical spills
  - · Greasy, dirty walls, floors and work and cooking surfaces
  - Paper goods stacked near heat sources one flying spark is all it takes
  - Employees smoking in or near storage areas or fuel sources



TYPE OR VOLUME OF COOKING	INSPECTION FREQUENCY
Systems serving solid fuel (wood, charcoal) cooking operations	Monthly
Systems serving high-volume cooking operations*	Quarterly
Systems serving moderate-volume cooking operations	Semi-annually
Systems serving low-volume cooking operations**	Annually

\*Operations that include charbroiling, wok cooking, 24-hr. cooking

\*\* Operations such as churches, day camps, seasonal businesses, senior centers Source: <u>NFPA 96 Standard for Ventilation Control and Fire Protection of Commercial Cooking</u> <u>Operations, 2021</u> p. 32.





## III: What to do in Case of Fire

## The Decision to Stay or Go

If a fire ignites in your restaurant, you need to know how to assess whether your actions or those of your fire suppression systems (automatic, extinguishers) will be enough put it out safely and/or you need to evacuate.

If a fire is contained in a single pan, you may be able to cover the pan with a lid to quickly put it out, or the flare up might trigger the fire suppression system automatically. If it's safe to do so, turn off the heat source.

## Fight or Flee?

Fires are erratic and can spread quickly. The Occupational Safety and Health Administration (OSHA) offers scenarios to consider when deciding to fight or flee:

At the first sign of an uncontrolled flare up, trigger alarms, begin evacuation and call 911.

According to OSHA, you need to evacuate if the fire...

- 1. involves flammable solvents such as chemicals
- 2. has spread over more than 60 sq. ft.
- 3. is partially hidden behind a wall, ceiling or far up the hood flue
- 4. can't be reached from a standing position

#### Also evacuate if...

- 1. you can't breathe well
- 2. you can't get within 10 ft.-15 ft. of the fire or within the range of the extinguishers because of heat, smoke and/or flames
- 3. you need to crawl on the floor due to heat or smoke
- 4. smoke is quickly filling the room making it hard to breathe and see
- 5. there is no safe evacuation path if you stay to use the fire extinguisher







# Don't throw water!

Water and other liquids are VERY DANGEROUS if you try to use them to extinguish kitchen or

electrical fires.

Tossing water or liquids onto grease will cause grease to splatter, spread, and erupt into a larger fire.

Water/liquids also should not be used to extinguish an electrical fire as it runs the risk of electrocution.

## The 411 on Fire Extinguishers

Kitchens require Class K portable fire extinguishers for fires involving grease, fats, and oils (they're especially formulated for today's kitchen oils, which burn at higher temps).

Class ABC extinguishers work on fires involving paper, wood, plastic, other oils, and electrical wiring. Confer with your local fire safety authority to ensure you have the right number and type of extinguishers for your operations and that they are located properly and with the required signage.

Train all employees—including new employees during initial training—on the use of portable fire extinguishers and the manual actuation of your automatic fire suppression system. Make it your policy that anyone not trained on extinguisher use must evacuate. Your fire safety plan needs to outline which course of action employees should take, extinguish or evacuate.



## How to Use a Fire Extinguisher

- 1. Sound the fire alarm and call 911.
- Identify an evacuation path before you approach the fire with the extinguisher. Don't let the fire, heat or smoke come between you and your exit.
- 3. Use the **P.A.S.S.** technique:

  - · Aim low at the base of the fire.
  - **S**queeze the handle to release the extinguishing agent.
  - **S**weep the extinguisher from side to side.
- 4. Evacuate immediately if the extinguisher is empty and the fire is extinguished.
- **5.** Evacuate immediately if the fire continues to grow.

**Reminder:** Inspect hoods for grease buildup at least semi-annually for most restaurants, but more or less frequently depending on the type and volume of cooking. When that inspection reveals grease buildup, the hood and exhaust system must be professionally cleaned.



How many times have you heard a fire alarm go off and ignored it? We're all guilty, which is why it's wise to back up your alarms with verbal warnings and evacuation instructions.

Train employees on how to get customers and staff up and out. If you're at street level, there are likely several evacuation options.

- Plan 2 ways out of the building from different locations in your facility. Make sure exit routes are clearly marked, well lit, unobstructed by debris or equipment, wide enough to accommodate evacuees, and, if possible, will not expose evacuees to additional dangers (like slippery kitchen floors).
- · Consider installing emergency lighting; smoke is blinding.
- Plan on how to evacuate people with disabilities who may need aid.
- · Designate an assembly point outside.
- Pick a safe location near your restaurant.
- Talk to your employees in advance about the importance of letting someone know if they can't get to the assembly site or if they have to leave it.
- Be sure the assembly site is away from traffic lanes and is safe for folks to gather and stand.
- Try to account for all employees and customers as people arrive at the assembly site. Ask if anyone is missing and if so, tell a firefighter. Do not ever go back into the building.
- Determine who's responsible for providing an all-clear or return-to-work notification if you're able to go back in to resume operations.
- · Establish evacuation procedures for each individual building if you operate more than one location.
- Coordinate and practice with other tenants or businesses in your building to avoid confusion and potential gridlock.

If the operation is located on an upper floor in a high rise, evacuation routes are part of the building's protocols and staff needs extra training on it.

For example, a building's protocol might shut down elevators and direct evacuees to the stairwells, which may or may not be navigable by people with disabilities.





## IV: After the Fire

## Tips for Recovery

## **Keep Employees in the Loop**

Whether a fire happens when your restaurant is open or closed, having a plan to get in touch with on- and off-site employees is crucial.

*Grab your emergency contact list* and recruit a couple of helpers to start contacting off-location staff.

Call the phone company and reroute the restaurant's phone number to a new number. It might be your mobile or that of a coworker in charge of disseminating information.

Record information and instructions on the mobile's voicemail and don't let the voicemail box get full. The message can let everyone know what happened, what they should do and provide a couple of options for reaching someone in charge.

**TIP:** Keep a cell phone charger in the car. You'll likely be on the phone a lot and might not have access to your regular charger or a convenient outlet. A car charger will keep you from running out of juice.

## **Going Inside Your Restaurant**

You won't be allowed back into your unit after a fire until the fire department gives the OK. These professionals will be checking for hazards, including:

- · Gas leaks
- Sparks and broken or frayed wires
- Roof, foundation and wall cracks
- Wet/chemical-coated appliances
- Unstable items or structures that could topple
- Water and sewage system damage
- Standing water

Once you get the OK to reenter the site, cleanup can begin.

## **Picking Up the Pieces**

The cleanup process could take anywhere from a few hours to several months depending on the extent of the fire.

When it's safe, take pictures and video footage of the damage to show the insurance company. If you took photos and video of the restaurant before the fire (as we advise in Section I), you'll have excellent "before and after" resources.

Grab your *Recovery Contact List* and start making calls to your insurance agent, fire adjuster, corporate contacts (if applicable), cleanup services, fire damage restoration service, etc.

#### **IMPORTANT**

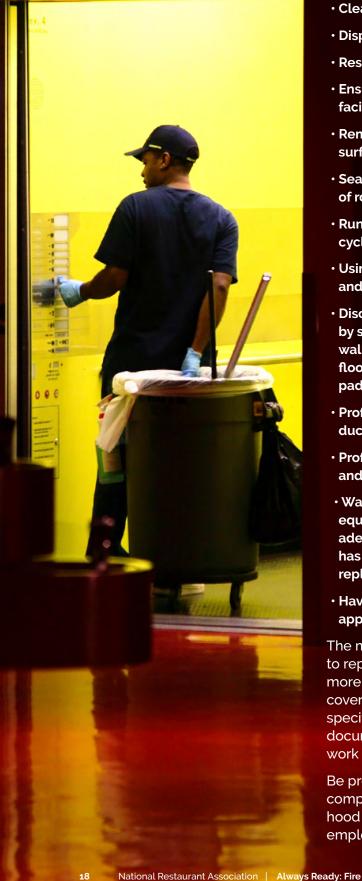
Keep records and receipts of repair and cleaning costs.

If there's a substantial amount of cleanup and reconstruction to do, you are better off NOT letting friends and family help, even though they offer, because you will NOT be reimbursed for their efforts.

Instead, treat cleanup as a business expense, call the professionals you listed in your contacts and let them handle it.

## **Clean Up Duty**

These are the just some of the jobs that will need to be done after a fire..



- Removing standing water and fire suppression chemicals
- Clearing the facility of all soot and debris
- Disposing contaminated and smoke-damaged foods
- Restoring all utilities to code
- · Ensuring any rodents and pests that may have entered the facility are removed
- Removing dead pests and sanitizing any food-contact surfaces that may have come in contact with them
- Sealing all openings into the facility to prevent further entry of rodents and pests
- Running the dishwasher through the wash-rinse-sanitize cycle 3 times before washing equipment and utensils in it
- Using a dishwasher or 3-compartment sink to wash, rinse and sanitize equipment
- Discarding or fire-cleaning the following surfaces if ruined by smoke, fire, water or chemical damage: most plaster, wallboard/wallpaper and paneling; insulation; absorbent floor coverings such as linoleum, tile, carpet and carpet pads; ceiling tiles; and upholstered furniture
- Professionally cleaning and sanitizing heating and cooling ducts, fans and vents
- Professionally cleaning and sanitizing kitchen equipment and furnishings
- Washing and sanitizing all refrigerated and freezer equipment. If the refrigerator or freezer cannot be adequately cleaned, or the insulation on the equipment has been damaged, the equipment will likely have to be replaced
- Having a professional repairperson check all electrical appliances that were damaged

The more proof you have of what you lost, what you need to repair and what it costs to get back up and running, the more favorable your insurance settlement will be. Insurance coverage that is not specific is open to interpretation, so be specific and back up your claims with images, videos and documents. You'll be grateful for your insurance, but make it work for you by being thorough in your documentation.

Be prepared to be named as a plaintiff if the insurance company decides to sue anyone about the fire (such as the hood manufacturer, the faulty wiring installer, or a smoking employee, for example.)



### **Food After Fire**

Food exposed to fire can be damaged by the heat of the fire and the toxic fumes from smoke and chemicals and should be discarded.

**Heat from the fire:** Food in cans or jars may appear to be OK, but the heat from a fire can cause contents to spoil.

**Smoke:** One of the most dangerous elements of a fire is the toxic fumes released from burning materials. Discard any raw food or food in permeable packaging—cardboard, plastic wrap, screwtopped jars, bottles, etc.

Firefighting chemicals. You'll have to toss raw foods or those in permeable packaging that have been exposed to firefighting chemicals. Cookware exposed to firefighting chemicals can be decontaminated by washing in soap and hot water. After that, submerge the cookware for 15 mins. in a solution of 1 t. chlorine bleach per quart of water, as recommended by the <a href="USDA's Food Safety and Inspection Service">USDA's Food Safety and Inspection Service</a>.

According to the Association of Food and Drug Officials (AFDO) <u>Food Emergency</u> <u>Regulator Pocket Guide</u> (3rd Edition), emergency procedures for food safety scenarios are as follows:

Affected operations after a confined or limited fire: If the fire is confined to a small area or a single piece of equipment, and the fire can be extinguished with a simple fire-fighting device (i.e., a hand-held extinguisher, pan lid), you might not need extensive clean-up. Unaffected areas of the establishment can stay open while you clean and make minor repairs but discard all exposed food at the time of the event.

**Extensive fire damage:** If a fire causes extensive damage to equipment and the facility's structure, or if smoke has had a major impact on food and packaging, then a health department regulatory agent has to issue cease-operation orders. All exposed food and some packaged food exposed to the fire, smoke, and chemicals need to be assessed for disposal.

**Flooding:** If the fire suppression system causes flooding (sprinkler system or after fire department intervention), refer to the flooding section of the <u>AFDO Guide (p. 50)</u> for additional information on operation and recovery.

## **Food Product Salvage Guide After Fire**

FOOD PRODUCT	ACTION	EXPLANATION/INSTRUCTION	
Hermetically sealed containers (cans, pouches) with no heat damage	SALVAGE	If heat and water damage is minimal, canned goods can be salvaged; clean the exterior surfaces, and move to suitable storage areas.	
Leaking, dented, rusty, or bulging hermetically sealed containers (cans, pouches)	DISCARD	Possible presence of pathogenic bacteria that can produce deadly toxins.	
Packaged foods in closed coolers or freezers	EVALUATE	Some food may be salvaged, if enclosed in a case, or walk-in freezer or cooler, no extended electrical interruption, based on severity of heat, fire, smoke, and water. Remove damaged items promptly.	
Exposed or open foods, bulk foods; fresh or dried produce; fresh or frozen meat, poultry, and fish; and egg products	DISCARD	If subjected to excessive heat, fire, smoke, or water damage, no attempt to salvage is permitted due to vulnerable packaging .	
Food or single-service items in bags, paper, cloth, cardboard, or other penetrable packaging	DISCARD	Any open food or food in penetrable packaging can be contaminated.	
Food in plastic container	SALVAGE	If packaging can be cleaned without contaminating contents.	
Food with water, heat, heavy smoke, or toxic fumes damage	DISCARD	Safety and quality are compromised.	
Alcoholic beverages	EVALUATE	Check with <u>Bureau of Alcohol, Tobacco, Firearms</u> regarding alcohol tax reimbursement (large volumes).	
Items with damaged labels	DISCARD	Packages without all required labeling information cannot be sold	
Dairy products	DISCARD	No attempt to salvage if subjected to excessive heat, fire, smoke, or water, or temperature abuse.	
Canned soft drinks	EVALUATE	Can be salvaged if not subjected to excessive heat or fire. Must be cleaned and sanitized, if necessary. If the cans have been subjected to excessive heat or deemed unable to be cleaned, the contents must be destroyed.	
Bottled soft drinks	EVALUATE	Unless protected by a plastic outer wrap or in bottles with sealed screw-on lids, soft drinks in glass bottles are very difficult to salvage. Soft drinks in plastic bottles that have been subjected to excessive heat, fire, or smoke, are not salvageable. Bottle contents must be drained before returning the containers for deposits.	
Products in glass with metal screw- type or metal slip covers	DISCARD	If subjected to excessive heat, fire, or smoke, this type of container is very difficult to clean or disinfect due to exposure of the threaded closure.	

Source: Association of Food and Drug Officials Food Emergency Pocket Guide 3rd Edition, (p. 76-77)

## **Keep Up Communications**

Use your website and email list to update customers about the status of the restaurant. You also can provide a specific email address for employees to stay in touch with management and co-workers.

Or connect with employees through social media platforms that have myriad options for private group chats (Twitter, GroupMe, Facebook, What's App, etc.)

#### They'll need to know:

- How long the restaurant will be closed, if applicable.
- · How payroll will be handled.
- How you'll let them know if and when to return to work.

Encourage employees to enroll in direct deposit or use payroll cards to ease their access to pay.

Also, if you can't pay staff members part or all of their wages while your restaurant is closed, help them apply for unemployment benefits or a position with another unit. Consider paying a bonus to those employees who return once you've reopened.

## **Communicating with the Public**

From the moment an emergency develops, it's crucial to keep customers informed. Doing so can make the difference in whether they return to the restaurant.

Here are some ways to keep your customers in the know.

- Unless you grabbed the reservation book or can access reservations online, this could be tough, but try to notify all customers with reservations in the case of an emergency closure. If you're open for business but making major adjustments because of an emergency—such as serving a limited menu—it's smart to let customers know before they arrive. You must contact customers who have contracted parties and events with you.
- If you close, place signage outside the restaurant notifying customers of what happened and when you hope to reopen. Provide a contact number and/or website for more information. If you're part of a multiunit operation, you may want to refer customers to the next closest unit.
- Transfer restaurant phone calls to someone who is in the know, such as a manager's cell or a contact at company headquarters. The goal is for customers not to get a busy signal or an old message.
- Update website information. Make sure the company's website specifies if a unit is closed for any length of time. Consider posting other information about how you're handling the situation—such as fact sheets or press releases—and be sure to announce when you reopen.
- Send email updates. If you've collected customer email addresses, you have an inexpensive way to keep customers updated throughout your recovery. Be sure to email an announcement when you reopen the restaurant.

## **Media Relations: Controlling the Story**

When disaster strikes your operation, you're suddenly part of a news story.

It's important to be prepared to talk to the press—whether your restaurant is one of hundreds recovering from a natural disaster or is singled out for a crisis, such as a fire. Media that covers the original story can also be a useful link to share your recovery story. Here are some tips for dealing with the media:

- 1. Designate one spokesperson. The spokesperson should handle all media interviews and be the only person to make public statements. By having one spokesperson, your operation will have a centralized source of information and convey a more consistent message. When dealing with legal or personnel issues, always consult with an attorney before answering questions. If you are part of a corporate chain or restaurant group, consult with the brand's media/public relations representatives before talking with the media.
- 2. Get the facts straight. Find out what happened and know the subject inside and out. If you report misinformation—even mistakenly—it can undermine your credibility. Create a fact sheet to use as a reference tool when talking to the media. The first one might read something like this:
- · I am (name, title)
- · This is what we can confirm at this time:
  - There was a fire at our restaurant
  - The Fire Department is on the scene (or has extinguished the blaze and left the site)
  - An investigation is underway
  - We will keep you updated

Never guess or speculate if you don't know the answer to a question, just say, "This is all we can confirm at this time." Make sure to correct anything a report gets wrong in a story.

**3.** Create a process for handling media inquiries. Designate one person to handle crisis communication and act as the clearinghouse for all media inquiries. This person will decide

- who the company spokesperson will talk to and arrange interviews. (In a small operation, this might be the same person as the spokesperson.)
- **4.** Respond when the media calls. Reporters are generally on a short deadline. To ensure you are included to provide accurate details for the the story, respond to requests quickly. Train the person in charge of your communications to ask all reporters what their deadline is, so your operation can prioritize inquiries.
- **5.** *Tell the truth.* Not only is it unethical to lie, but it may come back to haunt you. Anything you say to the media can be reviewed by your insurance company or disaster investigators.
- **6.** *Identify confidential information.* There may be information that you don't want or can't share with them or the public. Don't wait for a media inquiry to determine what information should remain confidential.
- 7. Admit if you don't have an answer. If you don't know the answer to a question, let the reporter know that rather than guessing or speculating. If you think that you'll be able to track down the information, simply say, "I'll have to get back to you on that," and then make sure to follow up. Don't say "No Comment," "Ask somebody else," or "I know, but I can't say."
- **8.** Alert the press. Consider sending out a press release announcing that you've successfully recovered from your emergency situation. Be sure to include new menu items or positive changes you've made to the restaurant to encourage customers to return.





## **Resources & Sources**

#### **Association of Food and Drug Officials (AFDO)**

Food Emergency Pocket Guide 3rd Edition

Fire (p. 56-60)

Food Product Salvage Guide (p. 76-77)

#### **Besnard Insurance**

https://www.besnardinsurance.com/

#### **Centers for Disease Control & Prevention**

**Clean Up Safely After a Disaster** 

#### **Eater**

Why More Than 8,000 Restaurants Catch Fire Every Year

#### **National Fire Protection Association**

Fire extinguishers (placement/location)

Fire extinguisher Inspection, Testing & Maintenance

Restaurant fire protection basics (blog)

**Ventilation standards for commercial cooking operations** 

Verifying the emergency lighting and exit marking when reopening a building

#### **National Restaurant Association**

ServSafe.com

#### **NEXT Insurance**

https://www.nextinsurance.com/

#### Occupational Safety and Health (OSHA)

**Evacuation E-Tool** 

Fire Extinguisher Use

#### Society for Human Resource Management (SHRM)

Pay Leave & Related Issues

#### U.S. Department of Agriculture Food Safety and Inspection Service

**Fires and Food Safety** 

