



► **INSIDE THIS ISSUE:**
HIGH-RISE RESIDENTS
HAVE UNIQUE FIRE
CAUTION CONCERNS



► **GIVE US A CALL!** DO YOU HAVE QUESTIONS OR COMMENTS ABOUT P&C INSIDER, OR YOUR INDIVIDUAL SITUATION? CONTACT OUR OFFICE—WE WOULD BE GLAD TO SERVE YOU IN ANY WAY THAT WE CAN.

P & C *Insider*

STEERING INNOVATIVE SOLUTIONS FOR INDIVIDUALS AND BUSINESSES TO REAP THE BENEFITS OF A COMPETITIVE EDGE IN TODAY'S WORLD WITH SECURITY FOR TOMORROW'S...



High-rise Residents Have Unique Fire Caution 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 that require 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 and exit the dwelling. Take your key and close the door behind you. Activate the closest fire alarm. Leave the building by the stairwell—never use elevators during a fire.

What if the building fire alarm sounds? Before opening your door, use the back of your hand to touch the top of the door and door handle—if they feel hot or warm, don't open the door, because fire could be right behind the door. If the door is cool, open it slowly; if the hall is clear of smoke, exit and close the door behind you and leave the building by stairwell,

not elevator.

What if my exit is blocked by smoke or fire? Remain calm. Keep your door closed but unlocked. Seal the door jamb with duct tape and place a wet towel across the bottom to keep smoke out. Call 911, tell them your location and your situation—they will give you further instructions.

What if smoke has already entered my dwelling? Remain calm and keep low, below the smoke. Call 911 and tell them you are trapped by smoke. If you have a balcony, stay low and go outside, closing the balcony door behind you. If you don't have a balcony or can't get to it, go to a window and open it fully. Hang a towel or blanket out the window so the fire department will know you are trapped. Stay low and wait for rescue.

What are my insurance considerations? Tenants of high-rise buildings and owners of high-rise condominium or cooperative units have 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 that 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, personal property schedules and broader perils including the addition of earthquake protection. Contact our insurance agency for details.