

# THE STRAITS TIMES



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## What to do in a home fire



PHOTO: KAVELIN ASIA

With the London tragedy and residential fires in Singapore making the news, here are some fire safety and protection measures

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The chilling images and footage of the inferno that ravaged the 24-storey Grenfell Tower apartment block in London on June 14 and killed 79 people are likely to still be fresh in the minds of those who read about the tragedy.

In Singapore, fires which broke out in residential areas have been in the news lately too.

On May 30, a Housing Board flat in Woodlands was set ablaze. No one was hurt.

And just last Tuesday, a pre-dawn fire broke out at the void deck of a Housing Board block in Toa Payoh and left residents without electricity for most of the day and night.

Statistics from the Singapore Civil Defence Force (SCDF) show that out of the 4,114 fire calls it responded to last year, 68.5 per cent were fires in residential areas - up from 62.9 per cent in 2015.

The top two reasons for residential fires were lighted material in rubbish chutes and bins as well as unattended cooking.

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## How to stay safe

This is what you should do when a home fire breaks out, says the Singapore Civil Defence Force (SCDF):

- Try to put out the fire with an appropriate fire extinguisher, if possible.
- If the fire persists, alert others and evacuate the room without endangering yourself.

- Dial 995 for help.
- If possible, close the door of the affected room to contain the fire and turn off the gas mains if you can reach them.
- Evacuate the building in an orderly manner using the stairs. Do not use the lift.

To prevent a home fire from happening, look out for fire hazards at home by checking against SCDF's Household Fire Safety Checklist ([bit.ly/2r70gU6](https://bit.ly/2r70gU6)).

Refer to the Civil Defence Emergency Handbook ([www.scdf.gov.sg](http://www.scdf.gov.sg)), SCDF's I Am Safe e-learning module ([www.scdf.gov.sg/iamsafe](http://www.scdf.gov.sg/iamsafe)) and download the mySCDF app.

The Woodlands blaze had involved contents in the flat's living room, while the Toa Payoh fire started among discarded items in the void deck.

Other than alerting SCDF, would home owners know what to do if a fire breaks out in their home or block?

Company secretary Juliana Lee, 50, who lives in a condominium, says: "I wasn't really concerned until the recent tragedy in London. I hope I'll know what to do when a fire occurs at home. I do not have a fire extinguisher at home, but I know I am not supposed to clutter the emergency exit doors."

Mr Darrel Tan, head of business development for Firetronics, which supplies fire-protection products, says: "Many people have the mindset that a fire situation will not happen to them. We have a lot of people coming to purchase fire protection products for their home only after seeing a fire in their neighbourhood."

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So what can home owners do in the event of a fire? The Sunday Times checks out some fire safety and protection measures.

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## WHAT TO GET



Mr Fire X Foam Fire Extinguishing Spray. PHOTO: STOCKPHOTO

## FIRE EXTINGUISHERS

Portable fire extinguishers for the home vary in weight, sprayer nozzles and chemical ingredients.

The most common examples in the market include dry chemical powder extinguishers, carbon dioxide extinguishers and wet chemical extinguishers.

Most extinguishers have an average shelf life of three years and need to be maintained by qualified and trained personnel.

While most traditional models are heavy and bulky, there are mini ones as small as a can of hair mousse, such as the 250ml Mr Fire X Foam Fire Extinguishing Aerosol Spray (right). The can contains foam that expands up to 30 times in size and can be used to combat electrical fires, cooking oil fires, hydrocarbon fires and solid fires.

### Mr Fire X Foam Fire Extinguishing Spray, \$18

**Where to buy:** Mr Fire X, 02-18 Vertex, 33 Ubi Avenue 3 **Info:** Call 6802-1265 or e-mail [info@mrfirex.com](mailto:info@mrfirex.com)

### 1kg Dry Powder Fire Extinguisher, \$39

**Where to buy:** Fire Safety SG (call 9456-5072 or e-mail [info@FireSafetySG.com](mailto:info@FireSafetySG.com) to purchase) **Info:** [www.firesafetysg.com](http://www.firesafetysg.com)

## FIRE DETECTOR



Ei Electronics Ei605 (9V Battery Type) Smoke Detector.  
PHOTO: FIRETRONICS

A fire detection system alerts people to extinguish a fire in its early stages or leave a building before the escape routes become smokelogged.

The most common kind of fire detector for the home is a smoke detector. This is often battery operated and installed in riskier areas such as the kitchen.

Other devices detect heat instead of smoke. There are two types of heat detectors - fixed temperature and rate-of-rise.

Fixed temperature detectors are triggered when the ambient temperature increases to a certain level and rate-of-rise detectors work when the room temperature rises at a rate higher than the one preset by the detector, usually an increase of 6.7 to 8.3 degC a minute.

The last type of fire detector, which also has the fastest and most accurate response, is a flame detector. Usually, it detects ultraviolet radiation emitted when a fire is ignited, but some models pick up infrared radiation.

**Ei Electronics Ei605 (9V Battery Type) Smoke Detector, \$75**

**Where to buy:** Firetronics, 14 Woodlands Walk **Info:** Call 6484-1201, go to [www.falconfire.com.sg](http://www.falconfire.com.sg) or [www.firetronics.com.sg](http://www.firetronics.com.sg)

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## **FIRE INSURANCE**

While prevention is the best insurance, fires can occur through no fault of your own because of external factors, so it is important to know what fire insurance you have or lack.

The General Insurance Association of Singapore (GIA) tells The Sunday Times in an e-mail that there are two types of home fire insurance widely available. One covers the building, fixtures and permanent fittings and the other covers household contents.

Housing Board flat owners do not have to bear the full financial burden of post-fire repair work as the Housing Board would already have purchased a master fire insurance policy to cover the building and common areas such as void decks. More information can be found at [bit.ly/2sxzNhY](https://bit.ly/2sxzNhY).

However, the policy does not cover household contents such as furniture, fittings, appliances, artworks and personal effects such as jewellery and clothing. Flat owners are advised to buy a separate fire insurance policy for these items.

As for private residences, GIA chief executive Derek Teo says such buildings are likely to be registered as Management Corporation Strata Title (MCST) property as required by law.

"In this case, the Land Titles Act would require the MCST holder to insure the whole property against fire damage. Thus, the building and common areas will similarly be insured," he adds.

Private home owners are also advised to purchase insurance cover for household contents and structural improvements made to their units.

Depending on the coverage, home contents insurance premiums start from \$100 a year.

For this insurance, Mr Teo says: "Some policies impose a monetary limit per article insured. For example, it could be \$5,000 per article, although the actual replacement value is much more.

"If you have a single expensive household item or item of furniture that may form a substantial percentage of the overall sum insured, it would be better to declare to the insurer at the inception of the policy to ensure full protection."

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