

LOSS CONTROL BULLETIN

Property Owners & Commercial Operations Safety

Spontaneous Combustion

If you work with paints and/or stains as a professional, or perhaps are doing a project around your home you should have a good understanding of how you can prevent spontaneous combustion.

A real life ANPAC® claim illustrates this extremely dangerous but controllable situation. An insured's employees were applying a highly flammable stain to the exterior of a home. The employees took a lunch break in the middle of the job. Upon their return, the home they were staining and two neighboring homes were on fire. It appeared materials used in the staining were not properly stored, which resulted in spontaneous combustion. Fortunately, no one was injured. The property damage was significant. With a proper understanding of the risks inherent to the job and how to minimize those risks, this loss could have been avoided.

What is Spontaneous Combustion?

Spontaneous combustion is the ignition of a combustible material as a result of internal heat generation usually caused by rapid oxidation.

How does Spontaneous Combustion Occur?

Fire requires three key elements to exist: fuel, oxygen, and a heat or ignition source. Isolation of these elements is crucial in fire prevention.

Rags saturated with paint, oil, stain, or other flammable material chemically produce heat when drying out. If the rags are piled or stacked together with oxygen present the heat builds quicker than it can dissipate until a fire starts.

Working with paints, stains and other flammable items requires an understanding of spontaneous combustion. Incorporating preventative measures on every job can significantly reduce your exposure to injury, loss of your property, and the lives and property of others.

(over)

*We Take A Personal
Interest - Protecting
What You Value Most®*

For more information or
to locate an agent near you
call **1-877-840-4400** or
visit **www.anpac.com**

The information printed herein was obtained from sources believed to be reliable. American National, its affiliates and employees assume no liability in connection with the information or the safety suggestions provided. These recommendations are general in nature. Unique circumstances may not require implementation of some or all of the safety suggestions. There may be additional available safety procedures that are not referenced in this handout.

Personal and commercial lines insurance is issued by American National Property And Casualty Company (ANPAC®), Springfield, Missouri, its subsidiaries or affiliates, including American National General Insurance Company, Pacific Property And Casualty Company (California), American National Lloyds Insurance Company (Texas), American National County Mutual Insurance Company (serviced by ANPAC®-Texas), and ANPAC® Louisiana Insurance Company (Louisiana). American National Property And Casualty Company is a subsidiary of American National Insurance Company, Galveston, Texas.

www.anpac.com

1-877-840-4400

AM 522(09-09)



FAMILY OF COMPANIES

LOSS CONTROL BULLETIN

Property Owners & Commercial Operations Safety

Preventing Spontaneous Combustion

Proper handling of combustible materials can reduce the risk of spontaneous combustion. A few steps can keep you and your property safer¹:

1. Read and follow the safety precautions and storage instructions on product labels.
2. Do not leave towels, rags, paint scrapings, steel wool or other solvent-saturated materials that have the potential to combust unattended.
3. Properly dispose of saturated items that have the potential to combust according to directions on the product label. They should not be disposed of in regular waste containers. Instead, the items should first be completely rinsed with water and placed in a noncombustible container with a tight fitting lid. They could also be placed in a metal container filled with water and sealed.
4. Regularly check around your work shop, garage, or home for items that could pose a fire hazard. Store or dispose of those materials appropriately.
5. Store flammable products outside your living area and far away from places where they could catch fire. Keep flammable products away from portable heaters, electric baseboard heaters, furnaces and outdoor grills².

Remember to safely dispose of hazardous materials. Check with your municipal, county and state environmental agencies for details on how and where to properly and safely dispose of hazardous materials.



No one wants to think about suffering a loss. In the unfortunate event you do have a loss, our **ANPAC Five Star Claim Service**[®] is designed to provide assurance and confidence to our policyholders throughout the claims process.

24-Hour Claims Hotline 1-800-333-2860

¹ *Questions and Answers About Spontaneous Combustion and PPG Products.* PPG Industries. (2007). Retrieved August 18, 2009 at http://corporateportal.ppg.com/NR/rdonlyres/D32BAB04-E12D-46BB-A233-9F21FDCCB855/0/spontaneous_combustion.PDF.

² *Learn About Chemicals Around Your House.* Retrieved August 18, 2009 at <http://www.epa.gov/kidshometour/questions.htm>.