

FIRE PREVENTION IS THE BEST INSURANCE



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The Government of India has declared the day 14th April every year to be observed as National Fire Service Day in recognition of the valour and sacrifice of the courageous Fire Fighters who laid down their lives in line of duty.

The theme chosen for this year by the Government of India is;

“Fire Prevention is the Best Insurance”
“ आग से बचाव ही सबसे अच्छी सुरक्षा है”

The Week from 14th to 20th April is observed as Fire Prevention Week. During the week the Department has arranged to promote Fire Prevention activities and to create fire safety awareness amongst the Community by arranging Street Plays in Fire Safety at various Village Panchayats, demonstration of live Fire Fighting, Search & Rescue, Radio announcements on “DO’s and DONTS’s and Awareness through Road Rallies.

Fire – It continues to be around us:

Today we can hardly conceive of life without fire. In its natural state, Fire can break out at any moment, through careless handling and cause devastating harm. Not even the most developed countries are free from the destruction of life and property from Fire. All anyone can do is to take as many precautions as possible but still be prepared to fight fire when it occurs. Frequently when fire breaks out humans are helpless and great losses occur before the fire is brought under control. Fire has promoted man’s progress in civilization. Some people use fire for destructive purpose also. Hence, it is clear that fire is both a bosom friend and deadly enemy.

Fire – A National Problem with a Local Face:

The Fire and Emergency Service in the State of Goa is, and will continue to be, driven by changes in Society. These changes include new expectations of the citizens served by the Fire Service. We had started with the Mission “Saving Lives and Property”. Today we do much more than merely suppressing Fires.

The Department is entering in to its 30th year of existence. The mission of the Fire Service in the future will be to prevent incidents through Public Awareness. Public Awareness and Prevention will be of equal importance to fire suppression.

In the past three years, the Department has initiated “**Training of Trainers**” in Basic Fire Safety and Evacuation Drill for School Teachers in the State of Goa. The program has helped the Teachers to impart Training in their respective Schools. Since January’2014, the Department has commenced a programme on “**Disaster Preparedness and Fire Safety Training Campaign**” at Village Panchayat level. We have covered in the initial phase three Talukas namely; Pernem, Sanguem and Sattari. The response from the Village Panchayat has not been very encouraging. The respective Fire Officers in charge of the training program are making efforts to reach out to Citizens for sharing this knowledge and skill. Such Public Education Programmes are part of the Department’s efforts to prevent problems proactively. This strategy is cost effective. It helps to build public support for the department and helps prevent fire and injuries. The Department will undertake the Public Education Program in more Talukas in the coming months and ensure that it is sustained.

The Public Education Program will benefit the Community by way of;

- ❖ Reducing the number of deaths and property loss by educating the public on Prevention, Self care and First Response.
- ❖ Reducing emotional Trauma
- ❖ Creating in the Community a sense of participation.

Community Emergency Response Teams:

A Major disaster which overwhelms a community's or region's resources will preclude first responders meeting the demand for fire and medical services. Factors such as number of victims, communication failure and road blockages may prevent people from accessing emergency service. **Mutual help and orderly response by members of the Community will play a big role in reducing loss of lives and property. This is what the Community Emergency Response Teams program is all about.**

After undertaking the Village level “**Disaster Preparedness and Fire Safety Training**” which is under way, the Department will work in the direction of forming **Community Emergency Response Teams** at each Village Panchayat level which will make good sense and further the process of Citizens understanding the responsibility in preparing for disaster. It also increases their ability to help themselves, their family and their neighbours safely. **Community Emergency Response Teams is a positive and realistic approach to emergency and disaster situations where citizens will be initially on their own and their actions can make a difference.** This will also create a relationship between the community and the response organizations, once they reach the location.

Focus on Prevention:-

Comprehensive Prevention is made up of three components such as:

- ❖ Education – Involves changing the public attitudes and behaviour so that people realize the value prevention, and lead safer lives.
- ❖ Enforcement – Involves adopting and enforcing of National Building Code, Bureau of Indian Standards Specifications and other Statutory Regulations to make the community safer.
- ❖ Engineering – Involves designing, building and re-building structures so that they are inherently safer.

The most effective prevention programs use all these components to increase the safety of the individual citizen and overall safety of the community.

Insurance:

Coming to the aspect of mitigation of losses, the traditional method adopted for this purpose is the pre-cautionary step of acquiring Insurance cover. Risk cover depends on the perception of intensity and frequency of the insured type of incidents occurring in the Economy as a whole and within a given industry in particular. A recent survey conducted by the Federation of Indian Chambers of Commerce and Industry (FICCI) in 2013 of Risk Factors affecting the Business environment in India had identified Potential Loss from Fire as the Fifth most Important factor, with a weight of 8.45% . Another comprehensive **study conducted by Ministry of Home Affairs, Government of India on “Fire Hazard & Risk Analysis “for the country in the year 2012** has identified a yawning gap in Manpower, Fire Fighting Vehicle and Fire Station coverage for Urban and Rural India. Luckily our small State is ahead of the National average in both cases, however there is need to move towards ideal recommended coverage. Necessary efforts are being made to achieve this goal by the end of 14th Five Year Plan.

Fire Safety and Prevention/Reduction of losses hinge on three aspects:

- ❖ Prevention through adoption of Safe Building Practices, installation of Fire prevention and Suppression equipment,
- ❖ Training of community members and staff of Industrial and other establishments in safety practices as well as orderly response, and
- ❖ Taking adequate Insurance cover to mitigate the losses due to Fire.

It should be evident that the Best form of Insurance is Fire Prevention. No amount of administrative circulars or drills can be a substitute for the whole -hearted involvement of the Community in the adoption of the culture of prevention. This can be assured through educating the children at the schools, the adults through community level training programs, and through the Builders and professional Consultants ensuring compliance with the preventive Regulations. Any citizen attempting to short circuit the Building Regulations or avoiding compliance with the Fire safety stipulations is unfortunately inviting disaster, without realising it. In the end, they will be suffering unnecessary loss, which could well be prevented with a little initial investment on preventive measures.

What is applicable to Prevention of Fires is also applicable to other Emergencies and Disasters. It is more important that we adopt an attitude of preparedness. Ensuring Safety is thus a collective effort, with the citizen playing an active and informed role. The Department's educational programs are aimed at securing this involvement.

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