

LEARNING FROM LOSSES

LOCATION:

Town home

CAUSE OF LOSS:

Gasoline vapours ignited in an attached garage

COST OF LOSS:

Reserve set at \$275,000

DETAILS OF LOSS:

The insured was working on his snow machine in the attached garage. When he started the machine it caught fire. The vapours of gasoline trapped at the bottom of machine had ignited, causing the fire. The insured was not able to extinguish the fire, so he evacuated the house and called the fire department. The fire department extinguished the blaze, but the garage and house sustained major damage.

LESSONS LEARNED:

Servicing gasoline engines or using gasoline should **never** be done indoors. Gasoline has invisible, flammable vapours that easily spread to fill an enclosed space and may be lit by any source of ignition – an electrical spark, open flame or even heating from friction.

