

## **GLOSSARY**

### **FIRE**

A fire is defined as any instance of destructive and uncontrolled burning.

Fire does NOT include the following, EXCEPT where they cause fire or occur as a consequence of fire:

- a. Lightning or electrical discharge;
- b. Explosions of steam boilers, hot water tanks or other pressure vessels due to internal pressure and not to internal combustion;
- c. Explosions of ammunition or other detonating material;
- d. Accidents involving ships, aircraft, or other vehicles;
- e. Overheat condition. *(The alteration of material by heat without self-sustained combustion. Removal of the heat source will stop the alteration process. It may also be described as the stage before ignition. Examples include discoloration of a counter top caused by a hot cooking pot or browning of a wall surface by heat from a free standing space heater or an adjacent flue pipe.)*

### **EXPOSURE**

An exposure fire is defined as a fire that occurs as a direct consequence of another fire originating in a completely detached, segregated building, structure, facility, vehicle or outside open area.

*Exposure fires require separate fire reports.*

### **CIVILIAN FIRE FATALITY**

All deaths occurring that are directly related to a fire incident. The death may occur within one year of the incident date.

A person who commits suicide by fire is considered a fire death. Similarly, a person who dies in an incendiary fire which was set for the specific purpose of killing them is a fire death. A person who dies accidentally as a result of a purposefully set fire is a fire death.

### **FIRE FIGHTER FATALITY**

A fire fighter that dies while in the process of fighting a fire or who dies from a fire action injury within one year following the date on which the injury was sustained. Further, a fire fighter killed as a result of an accident while en route to or returning from the scene of an actual fire or who dies from an injury received in such an accident, is also considered a fire action death.

## **CIVILIAN FIRE INJURY**

All injuries occurring that are directly related to a fire incident.

Minor (smaller; inferior in importance, size or degree)

A minor injury is an injury that does not require hospitalization of more than 24 hours or absence from work of not more than one day.

Light (of little importance)

A light injury is an injury that requires admission to hospital from 24 to 48 hours and/or absence from work for a period of one to fifteen days.

Serious (having important or dangerous possible consequences)

A serious injury is an injury that requires admission to a hospital for a period of more than 48 hours and/or absence from work for a period exceeding fifteen days.

## **FIRE FIGHTER INJURY**

A fire action injury (fire fighter) is defined as any member of a fire department accidentally injured while in the process of fighting a fire. A fire fighter injured as a result of an accident while en route to or returning from the scene of a fire is also considered a fire action injury.

## **PROPERTY LOSS**

Property loss by fire is the cost of actual damages to property. Only direct losses from fire, smoke or damages associated with fire fighting operations are to be included. Costs of “good will” or loss of sales and other losses due to interruption of a business or vacating a home are specifically and strictly excluded.

In accordance with Canadian insurance practices, damages to or destruction of buildings and installed equipment and contents are estimated and reported at their replacement value.

## **PROPERTY VALUE AT RISK**

Property Value at Risk refers to the estimated cash value of the property, including its contents.

This does not include the value of the land that the structure resides on.