

QUESTIONS AND ANSWERS

Q. What constitutes an Exposure Fire?

A. The following examples describe what an exposure fire would be as well as examples of what would NOT constitute an exposure fire.

Exposure Fires:

- A building that burns as a result of radiant heat from a fire in an adjacent building.
- A vehicle parked on a street (or motorhome parked next to a garage/house) that burns as a result of radiant heat from a fire in an adjacent building.
- A building fire that occurs as a result of a vehicle collision.
- A fire that spreads from one separate building to another separate building.

Fires that are NOT Exposure Fires:

- A fire in a garage attached to a house where the fire originates in the house but spreads to the garage.
- A fire that spreads through separate shops contained in a business block, building or shopping mall that burns.
- Vehicles parked in a garage or building (e.g. underground parking lot) that burn as a result of a fire in the garage or building. In this case, the vehicles are considered contents of the garage or building. However, if the damage is confined to the vehicle, it will be considered a vehicle fire. Should the fire spread beyond the vehicle and damage any part of the garage, the incident will be considered a structure fire listing the vehicle(s) as contents.
- A fire that occurs in a boat tied up to or moored at a wharf or marina and the damage is confined to the boat, is a boat fire. However, if the fire spreads from the boat to other boats tied up or moored at the wharf or marina, whether attached by mooring lines or contained within sheds, the original boat is considered as contents of the marina. Damage to other boats or surrounding structures is considered part of the property fire and reported as contents losses or building losses, respectively. Boats burned in this manner are not individual exposure fires.

Q. What is the minimum dollar loss required?

A. There is no minimum dollar loss required. If completing an Outdoor Fire Report for a grass fire that occurs, the dollar loss will be \$0. If a dumpster fire occurs, there would be an approximate dollar loss for the damage that was sustained which could be anywhere from \$0 to \$150.

Q. When are the fire reports to be submitted to the Office of the Fire Commissioner?

A. As per the *Fire Services Act*, the fire investigation of the incident is to have started within three days. When the investigation has been completed, the fire reports are to be submitted to the Office of the Fire Commissioner.

Q. How do I obtain the Property Value at Risk information?

A. A general estimate for the property and contents value that was at risk from the fire condition is sufficient. Departments may also obtain the approximate square footage information from their local building official, the Property Assessment Branch, Insurance companies, or the Real Estate Board of B.C.