## Parliament of Australia: Legal and Constitutional Affairs Reference Committee

## Use of fire alarms to prevent smoke and fire related death

- 1. The alarm system is installed by NRMA Insurance Limited
- 2. Location of the system:
- 3. Description of the house: 5 bedroom; single level, free standing, full brick construction; pitched roof of tile material and the ceiling heights are described as regular.
- 4. Cost of the package was \$1,880.00
- 5. The insurance for the house contents is under a separate NRMA insurance policy.
- 6. The home is owner-occupied.
- 7. The product includes(a) 24 hour back to base monitoring; (b) intruder detection device; (c) one internal siren; (d) one external siren and blue strobe light;

## **Fire Incident:**

- 8. We had a fish-tank, caged in a pinewood, stand-alone timber frame and above the timber frame we had suspended a set of neon lights, with the electric cord plugged into a power point in the skirting board.
- 9. At approximately 06AM the internal siren and the outside siren and the outside blue strobe light all activated.
- 10. <u>PROBLEM:</u> (i) I immediately thought that the 'burglar alarm' had not been turned off or we had accidentally activated it. (ii) Our security code was punched into the key pad but nothing happened. (iii) We disconnected the power-board and pulled all electrical power sockets out.
- 11. The telephone rang --- it was the NRMA --- who said: "You have fire".
- 12. We said "No, there is no fire --- we can't smell a fire".
- 13. Our son, who lives across the street from us, came across to our house, went out to the family room and called out: "there is a fire".
- 14. The lights above the fish tank had exploded and caused the timber to catch alight.
- 15. We had a fire blanket in the kitchen and this was thrown over the fish tank and buckets of water were thrown over the tank.
- 16. We telephoned the NRMA and told them that there was a fire but we had put it out.
- 17. The NRMA asked us if we needed accommodation and we said "No".
- 18. The NRMA sent assessors out; and from that time they (NRMA) took control.
- 19. We learnt this:
  - (i) Thank goodness that we had insured with NR\$MA
  - (ii) A fire alarm will help towards saving property and life
  - (iii) A back to base alarm is essential
  - (iv) Regular maintenance must be maintained
  - (v) The Fire Service should be involved

- (vi) It would be helpful if there was a different 'noise' between a burglar alarm and a fire alarm.
- (vii) Perhaps a blue strobe light could also be installed internally which would only activate for smoke.
- (viii) The installation costs and maintenance costs of a fire (smoke) alarm in a home should be a householder TAX deduction ... not a deduction simply reserved for investors.

Submission by Mrs and Mr Doughty