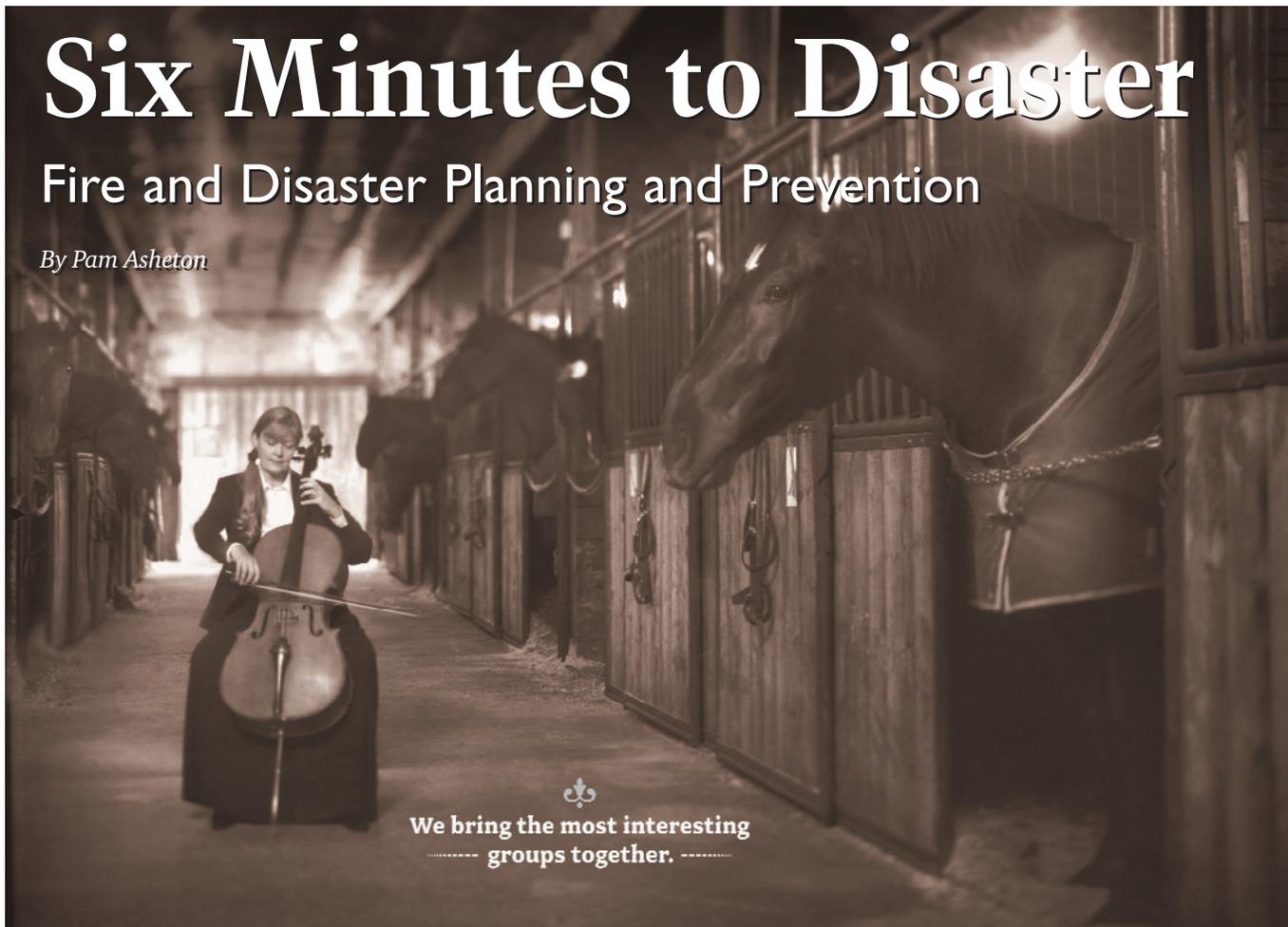


# Six Minutes to Disaster

## Fire and Disaster Planning and Prevention

By Pam Asheton



We bring the most interesting  
----- groups together. -----

This hauntingly poignant photograph was captured in the Eaglesfield Percherons barn by photographer Jared Sych for the Calgary Stampede's 2003 Annual Report

**B**arn fires are bad enough but barn fires that include livestock and horses are devastating to witness and devastating in their aftermath.

Much loved horses perish and owners berate themselves for years afterwards; Post Traumatic Stress Disorder, depression and terrifying nightmares come into the equation. Animals that escape, albeit with smoke inhalation, have seriously low recovery rates that send veterinary care bills soaring. Blanketed animals, often with synthetic materials, may require specialist burn medication and long-term medical care. Insurance claims can turn into experiences that drag on for years and into financial disaster stresses.

In 2006, Brian and Colleen Coleman experienced a raging inferno that engulfed their Cremona, Alta. farm's buildings in which many of their magnificent Percheron horses perished. Further northwards, horse breeder and trainer Cindy Kallechy of

KalleCo Ranch (SE of Edmonton) still can't believe her own devastating experience and the ferocious speed of the fire on that icy February night.

"I still can't comprehend why the arena was so engulfed," she remarks, "... right up to the rafters which collapsed on top of the horses that were penned in one section."

"By the time I looked out of the bedroom window, to grabbing clothes, the phone, and waking Bob and Keelie (her husband and daughter), (it) was only a couple of minutes. I drove to the backend of the buildings, and at that point knew it was too late, too dangerous to go in."

Jennifer Woods is a livestock-handling specialist. Her company J Woods Livestock Services ([reflectedjlivestock.com](http://reflectedjlivestock.com)) recommends practical procedures across Canada

and the U.S., working through emergency and preventative disaster planning for fires, floods and running practical sessions for professionals dealing with overturned and damaged cattle transportation liners.

She uses her Animal Science degree to its maximum, and oozes passionate enthusiasm for her subject. Additionally, she's studied under Temple Grandin, a high-achieving autistic woman much admired for her uncanny ability to understand livestock mentality patterning.

"A barn takes only six minutes to be totally engulfed," Jennifer pronounces firmly.

"Absolutely do not even consider going in if the roof is on fire. By then it's too late, and even experienced firefighters won't go in at that stage. And, don't go in if you're the only person around."

Vern McLeod, subject of a recent roping article in *CCC*, is also a frontline nozzle man (and acting lieutenant) for the City of Calgary's fire department.

PHOTO BY JARED SYCH / COURTESY OF CALGARY EXHIBITION & STAMPEDE



The smoldering aftermath of the January, 2006 fire that destroyed two of Eaglesfield Percherons barns. Brian and Colleen Coleman, well-respected draft horse breeders and trainers, lost over thirty head of draft and sport horses in training in the horrific conflagration.

“Be aware just how dangerous a flight animal can be in these situations,” he stresses. “Their strength and power can be unbelievable – even with an animal you’ve known for years. Always consider your own safety as your first priority. Disasters can multiply so fast.”

Many firefighting units will have two teams, one for the initial primary sweep search, and a secondary team, when the fire’s been knocked down and tenable. “Kids, cats, dogs – they always try to hide, under beds, in cupboards; the two teams have very different mentalities and methodology.”

The Colemans are rebuilding their barns this time exclusively with metal – and using industrial building specifications, running all their electrical wiring within metal tubes located on the outside of the buildings. Brian, in hindsight, also recommends listing all possessions, saddlery and harnesses included, and to re-evaluate your insurance replacement policies every second or third year.

Cindy Kallechy these days is courageously passing on her own painful lessons, hoping her experiences can benefit others. She advocates two exits easily opened from both inside and outside the building. The Kallechys found, though, their most character-forming moments arrived in the aftermath, working through their mortgage

paperwork and insurance claims.

“Farm insurance is different from Commercial,” Cindy explains, “as it is different from a Home Owner’s policy. Farm policies have added features for outside buildings, machinery and even tools to feed replacement. If you have one item valued over \$1,000 then you should list it separately on the policy or it may not be covered.

“Replacement cost on everything,” she continues, “is crucial.” She’s referring to the replacement of a building at the Current Market Value, and not the “replacement’ value at the time the policy was put in place. (i.e., it may have cost \$80,000 to build a barn ten years ago when you took out the policy, yet to replace that exact same structure in today’s market may cost \$180,000).”

“Many insurance companies,” she continues, “will deduct the cost of removing debris from the site. If we hadn’t had the

help we had (from neighbours and friends ) it would have cost us a minimum of \$5,000 just for the machinery and operators to remove the debris.”

“So,” she advises, “to cover I’d recommend adding another 15% to the policy wherever possible. It’s important too to have coverage to rent equipment or move livestock until you’re up and operating again... we had to rent a tractor since ours burned, and had to move a few horses off the property as well.”

Like many farmers and ranchers, the Kallechys held a mortgage on their property and land, and that’s where the family’s financial twist takes a breathtaking swerve that may encourage CCC readers to look at their own documentation.

“According to our mortgage agreement, there is a clause that states they have first claim on insurance proceeds, since they hold title to the property,” she discovered. “The mortgage company requires you to have insurance, and to provide them with evidence of insurance. They are also listed as first payees to the policy should something happen. What the average person doesn’t realize is that this means they have the right to take the proceeds of any insurance claim in reference to the title.”

“The bank loan lists the barn, arena and house plus the land. The insurance company then issues a cheque payable to both the Owners and Lien holders on the title,” Kallechy remarks, matter-of-factly.

“In our case we signed off, and took the cheque into the bank for deposit and to have the funds held for rebuilding. I did have a faxed memo stating that we had to either use the funds for rebuilding or the funds would be applied to the mortgage principal. I had faxed back my response,” she confirmed in an email after our interview, “to clarify our position that we were rebuilding!”

“Replacement, according to our policy, had the barn/arena valued at \$130,000 (the cost to build in 1998). Today’s market value to rebuild would cost \$285,000 according to the insurance company. Thus they (the insurance company) only pay a replacement value of \$130,000 – which leaves us with a huge loss/deficit of \$155,000. My understanding was that the building would be replaced no matter what the cost was. I didn’t understand the small print and that the policy was essentially a ‘restricted replacement amount.’” *Cindy Kallechy*

“Upon my arrival at the bank the next day, they (the bank) stated their position,” she recalls grimly, “that they were taking \$20,000 and applying it to the principal. The next morning I received a call from the main mortgage manager and we discussed a few matters in which I reiterated our desire to build, and that we needed every penny since we were underinsured.”

“We negotiated down to the bank taking only \$5,000 of the insurance proceeds,” she comments, remembering, “but that \$5,000 cost us the material needed for four box stalls in the barn.”

“We also found out,” she concludes, “if the bank would have taken the first cheque payable (for \$65,000) we wouldn’t have received any more funds from the insurance company for the rebuilding. The insurance company has a clause that they will only pay up to 50% of the insurance on the building and the balance AFTER completion of the building. IF that had happened, outside of getting a loan to start building something, we wouldn’t have received any further funds to build.”

Ouch.

More helpfully, Cochrane’s Deputy Fire



Eleven horses and a dog died in the KalleCo Ranch blaze that destroyed a barn and riding arena in Leduc County, south of Edmonton. With no equipment and no buildings left, Cindy and Bob Kallechy, and their kids Ellisha, Keelie and James, were left without a place to house their thirty-nine animals.

Chief David Humphrey offers practical advice for new and existing barn structures. “If you contact your local municipality and their Building Code Officer, you can cover issues of building codes and their standards, and know the legalities of what’s required. There are rules for water, electricity, heaters and gas codes, depending whether it’s a private or public facility.”

“Buildings,” he remarks dryly, “have a set of criteria, and that relates to taxation issues, so there’s a natural inclination to keep those amounts as reasonable as possible.”

Leaning across a table swamped with paperwork, he recommends, “if you’re buying, have your property inspected, if the price is valid for your bank and insurance assessors, and whether any additions or upgrades need to be codeable. You need to think of the impact in a worst-case scenario.”

He suggests measuring your water hoses and their full-length stretch to buildings, your water sources and vegetation breaks (a spruce shelterbelt right against your house and barns may look aesthetically pleasing,

## TIPS FROM DISASTER SPECIALIST JENNIFER WOODS

### DO

- Install heat detectors. They are more important in fact than fire detectors.
- Keep your barn and arenas clear of flammable materials – even dust, cobwebs and metal are combustible.
- Keep grasses and vegetation down (and watered) around your barn and arena areas.
- Keep halters and ropes by each stall.
- Prioritize your horses. Keep your most precious or valuable animals by the exits.
- Crazy as this sounds, horses WILL try and go back into a blazing building to what they perceive as the comfort and safety of their own stalls. Have a secure containment area, or well-fenced area nearby, where you can turn them out.
- Have emergency numbers easily viewable by exits and telephones.
- Check the wiring. Wiring is a primary cause of fires; rodents and horses routinely chew, lick and rub, potentially damaging even what seem to be well-insulated electrical systems.
- For big establishments and buildings, it’s critical to invite your local fire department out and share information as to where shut-offs are for electricity, water outlets (and in rural areas what your well water capacity per minute is), and access

points. They’ll happily recommend, too, the best types of fire extinguishers – and where to best position them.

- The more rural your location, the longer it will take emergency services to reach your property. Ideally there should be two entrances to your property for access by emergency services, and in winter situations, these need to be kept clear.
- Physically run through your disaster plan at least twice a year.

### DON’T

- Anything that is plugged in is a hazard. Radios, microwaves and coffee makers included.
- DO NOT STORE shavings, manure or anything remotely combustible alongside to, next to or even near to, your barn.
- Even when horses have been safely led outside, their coats may smoulder for up to two hours afterwards. It’s essential that they are very carefully hosed down. If your horses have synthetic blankets on, DO NOT RIP THEM OFF even if they are smouldering. There is a very strong possibility you’ll be gruesomely pulling off great chunks of skin. Keep cold running water over the blankets and seek veterinary advice immediately. Horses experience delayed reaction to smoke inhalation, and the effects are always serious; veterinary advice at this stage is vital.



The morning after the disastrous fire at KalleCo Ranch

but it's a potential torchlight of highly inflammable resin in case of approaching out-of-control scrub grass and wildfires.

Location will effect your insurance ratings too; towns come under "protected," eight kilometres out rates as "semi-protected" and after that technically you're in an "unprotected" category.

Humphrey also recommends thinking carefully where your water taps are located, metal storage bins with tight fitting lids, flashlights that work, and fire extinguishers

and tools strategically placed. "Will your neighbours help out? Are their telephone numbers easily visible? Is your municipal address identification number obvious to 911 responders? The big deal," he reflects, "is legality of the building codes, of electrical work and gas installation."

He pulls out a fat doorstop of a book. Its title is *Firesmart*. There are two versions, one short and simple, and the monster version jam-packed with every fire-related issue you can think of. They're available

and free of charge from your local Municipal District and Sustainable Resources Development offices.

"Think about protection for loss of income," finishes Cindy Kallechy, "should a trainer or whoever lose their facility, be it training or boarding, hopefully somewhere there's a clause in their coverage that will pay for moving horses, boarding them out in the interim.

"One thing most farmers and ranchers and trainers don't have is a Disability Income plan (usually because it's considered a high-risk job, so hence higher premiums). If you get hurt while trying to rescue animals and not able to fulfill your work commitments, you are out income. If you have to hire someone while (or if) you recover, again, you are out of income. And, videotaping and taking photographs of everything is a must."

"Losing everything but your own life," her voice threads down to a careful flat statement as she tries to sound matter-of-fact, "is hard." ☹️

PHOTO BY CINDY KALLECHY

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