



## **Protect Yourself From Home Fires**

Fires cause an estimated 3,500 deaths and nearly \$4 billion in property damage in the United States annually – much more than hurricanes, tornadoes or floods. Yet many people ignore common fire hazards in the home and don't prepare themselves or family members for this more common catastrophe.

Set aside some time and effort to protect your home from a devastating blaze with these safety tips.

### **Buffer Home Heaters**

Most home fires are started by home heating equipment. Use caution and common sense when using propane, electric or other home heating equipment.

- Keep flammables, such as drapes and furniture, away from space and portable heaters.
- Hire a certified chimney sweep to regularly clean and inspect the chimney.
- Inspect heating equipment regularly for proper design, installation and operation.
- Follow manufacturer instructions when installing and filling liquid- and gas-fueled heaters.
- Never leave auxiliary heating equipment unattended.

### **Plug Into Safety**

Household appliances are another common cause of fires. Many people feel invulnerable from electrical fire hazards thinking the rules don't apply to them. Don't make the same mistake and instead connect with these warnings:

- Don't overload wall outlets.
- Don't use fuses rated too high for your home's circuits.
- Don't use frayed electrical cords.
- Don't run extension cords under rugs or furniture.

### **Cook Up a Safe Place**

Most home fires start in the kitchen. To protect your home and family:

- Keep the stove clean and free of grease.
- Keep the handles of pots and pans turned inward.
- Keep all flammable material (including shirt sleeves) away from

burners.

- Keep a fire extinguisher rated for grease fires nearby.
- Never store flammable liquids in the kitchen.
- Never leave cooking unattended.

### **The Best Alarm**

Since most fires start between midnight and 4 a.m., the key to survival is being awake and alert. Working smoke detectors can save members of your household.

- Install at least one smoke detector on each floor and one near each bedroom area.
- Check detectors regularly to make sure they are working.
- Change the batteries twice each year. An easy way to remember is to put in fresh batteries when you change the clocks in the spring and fall.

You can increase your chances of survival by creating a home escape plan and rehearsing it regularly. An escape plan should include multiple routes for leaving the home quickly with a designated spot for family members to meet.

### **Protecting Possessions**

While prevention is the best protection against fires, precautions can be taken to protect possessions. A fire resistant safe or filing cabinet can help protect important documents like deeds, mortgages, titles for cars and birth certificates. Computer disks, home videos and family photographs can also be kept safe this way – if you're using a safe specifically designed for such heat-sensitive items. For added protection, make duplicates and store the copies away from home in a secure location.

A basic precaution is to purchase a good homeowner's, tenant's or condominium owner's insurance policy. These usually come in two coverage varieties.

- *Named perils policies* specifically list the perils for which they provide coverage.
- *Open perils policies* provide coverage for all perils except those specifically listed as being excluded.

There are also two main settlement varieties.

- *Replacement cost* settlements pay today's cost to rebuild or replace a structure with materials of like kind and quality.
- *Actual cash value* settlements deduct for depreciation.

Contact us for more information about protecting your home and possessions from a devastating fire.