

Home Appliances — Helps or Hazards?

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HOME APPLIANCES have drastically changed how people live over the last century. They are great time savers and convenience items, as well as providing entertainment. However, these gadgets and products that are meant to make life easier are also responsible for millions of dollars in insured and uninsured losses each year. The Consumer Products Safety Commission (CPSC) estimates that major appliances are involved in over 150,000 fires in residences per year, causing over \$547 million in damage, 150 deaths and 3,670 injuries. Helping clients understand the potential drawbacks and hazards of home appliances is another sign of the true insurance professional.

Contrary to what might be assumed, cooking and heating equipment is not the only source of these fires. Any type of appliance, including clothes washers/dryers, refrigerators, dishwashers and air conditioners, can be involved. For example, in the kitchen, fires caused by non-cooking appliances - mainly refrigerators, freezers, separate ice makers and dishwashers - resulted in \$75 million in direct property damage from 2006-2010. In addition, approximately 234 fires per year are confined to the cooking vessel, incinerator or trash bin, and therefore not included in the home structure fire statistics. (www.nfpa.org)

In 2010, clothes dryers and washing machines were the cause of an estimated 16,800 structure fires, resulting in \$236 million in damage to property. This represents 4.5% of all reported home structure fires, 1.9% of associated civilian deaths, 2.8% of associated civilian injuries, and 3.1% of associated direct property damage. (www.nfpa.org)

More complex technology means more things that can go wrong. Think of a blender. No longer do they have only an on-off switch. Some have over a dozen settings including programming

capabilities and microprocessors. Coffee pots have timers to allow them to have a pot ready first thing in the morning.

Clothes dryers are implicated in 2,900 home fires each year, resulting in 5 deaths, 100 injuries and \$35 million in damage.

The most common reason for clothes dryer fires is maintenance - failure to clean them. Outside vents should be covered to prevent dirt, rain and snow from entering, as well as nest building. Clean lint filters before and after use, and also check the back of the dryer where lint can also accumulate. Be sure the connections are not crushed when dryer is pushed against the wall.

Rigid metal dryer ducts are preferable to ones that can sag and allow lint to collect. Care should be taken when moving the dryer to avoid crushing the duct. Maintenance of ducts is also important to avoid carbon monoxide poisoning, a deadly combustion byproduct. The Centers for Disease Control (CDC) recommends that all gas appliances should be inspected on an annual basis by professionals to ensure that all connections are intact, and that cords are not frayed or worn.

Microwave ovens have been alleged to turn on by themselves and cause fires so often that a class action suit was brought against one manufacturer in 2009. Toasters and ranges can also self-start. Toasters should be checked regularly and crumbs removed. Never leave such appliances unattended while they are operating. Unplug appliances when traveling away from home. Although it might seem like a great idea to run



washers, dryers and dishwashers while nobody is home, this is not recommended.

Over 15 million appliances were recalled from 2007-2011. From 2007-2009, nearly 7 million dishwashers alone, from several manufacturers, were recalled due to fire hazard. Causes of the fires include wiring and improper maintenance or product design. The CPSC website (www.cpsc.org) lists over 4,500 recalled appliances. In addition to the CPSC, there are companies that offer a notification service to consumers if any of their registered appliances are recalled. Some home inspection companies offer a check for recalled appliances as part of their service. At the minimum, consumers should register their purchases with the manufacturer so they may be notified of any recalls.

Appliances make our lives easier, but they are not without their dangers. Helping clients understand and avoid potential losses is another value-added service of the professional insurance agent.

*Previously published in the Insurance Advocate**



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