

Candle Safety

NOTHING SAYS ROMANCE like a candlelit dinner, and there is not a much more festive setting than a home filled with aromatic candles. However, candles pose a significant fire hazard to your insureds.

According to the National Fire Protection Association (NFPA), each year there are over 15,000 candle fires. The result: an average of over \$450 million in direct property damage, nearly 1,300 injuries, and 166 deaths. Over 40 candle fires are reported every day. The peak month for candle fires is December. The Consumer Product Safety Commission (CPSC) estimates that 85% of candle fires could be prevented if three simple safety rules were followed.

The top three safety rules for candles are:

1. Burning candles should never be left unattended. Extinguish candles completely, making sure the wick is no longer glowing, before you leave the room.
2. Never burn candles on or near anything that may catch fire. More than half of candle fires are caused by having combustible materials too close to the candle.
3. Keep candles out of reach of children and pets. Curious hands, a wagging tail or pouncing feline can mean instant disaster.

In addition, never use candles in areas where you may fall asleep. The NFPA reports that 40% of candle fires start in the bedroom, resulting in nearly half of the candle-related deaths (44%) and injuries (49%).

Trim candle wicks to 1/4 inch before each use, and clean out any matches or other debris. When lighting candles, use care to keep hair and loose clothing away from the flame. The National Candle Association (www.candles.org) advises that the safest way to extinguish a candle is with a snuffer. Using water can cause hot wax to splatter, and glass containers to break.

Burn candles in a well-ventilated room, but keep them away from drafts. Drafts can cause uneven burning, flare-ups or sooting, or cause flammable materials such as curtains to come in contact with the flame. Candle holders should be specifically designed for candles, and sturdy enough to not tip over easily. Do not burn the candle all the way to the bottom. For example, ta-



pers should not be allowed to burn to less than 2". Never use candles in a home where oxygen is being used.

Gel candles pose another hazard, as they are designed to burn brightly for longer periods of time than wax candles. Do not burn gel candles longer than two hours at a time, as the resulting heat buildup can cause containers to explode.

Avoid burning candles that include combustible materials as decorations. The CPSC recently announced a recall of metallic candles, citing a risk that the paint would ignite. See their website (www.cpsc.org) for information on recalls. Other decorative candles have been found to melt too quickly, overflowing the container and posing a risk of burns or fires.

Candles may seem like a good idea during power failures, but it is much safer to use flashlights and other battery-operated lighting. Above all, never use a candle as a night light.

Helping your insureds protect their possessions and maintain their personal safety is the sign of the true insurance professional.

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