

Childproofing Tips

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NOTHING IS MORE PRECIOUS to us than our children, and keeping them safe is of primary importance. The home should be a haven. Unfortunately, 2,000 children under the age of nineteen die from household accidents each year. 70% of children who die from unintentional household accidents are four years old or less (www.kidshealth.org). Helping clients protect themselves against injuries to their own or other people's children is another value-added service of the professional insurance agent.

Children under one are most likely to die of suffocation, or airway obstruction. Those between one and four are most likely to drown, with home swimming pools being the most common location (www.stanfordchildrens.org). During the summer of 2013, more than 200 children between the ages of one and fourteen, including 143 under the age of five, drowned in swimming pools and spas in the United States (www.cpsc.org).

When family and friends visit, it is especially important to ensure that the house is properly childproofed. Even the best parent cannot watch their children 100% of the time. If small children will be present in a home, try crawling around to see what might be within arm's reach. Toddlers love to pull themselves up using anything nearby – be it furniture, curtains, tablecloths or the cord to the iron on the ironing board. Cord keepers on electrical cords, curtains and drapes keep them where tiny hands can't reach. This will help to prevent hazards of electrical shock,

strangulation or having an appliance fall over. Secure furniture, including televisions and stereo equipment, so that they cannot be pulled over on top of a child.

Covers or locks on doorknobs prevent a child from going outside or into a room that might pose a danger. Cabinets in every room should be equipped with safety latches, and toilet covers with locks. It goes without saying that smoke and carbon monoxide detectors save lives. Fire escape plans should be practiced. 4,000 children go to the emergency room each year due to falls from windows. Install window guards (www.parents.com). However, it is important to keep one window in each room accessible for use as an emergency exit, with fire ladders available for upper floors.

The most common type of burns for children under age four is scalding (www.burnfoundation.org). Scalding is skin contact with wet heat – from faucets, steam from microwaves, or food. More than 2,000 children are treated for scalds each year (www.plumbingsupply.com). Never leave food unattended while cooking. Install scald protection on faucets, showerheads and tubs. Test the water be-



fore exposing a child to it. Children burn more easily than adults because their skin is thinner.

Falls are another common cause of household injury, especially for children. Stairs and lofts are especially hazardous. Install guards if the openings are large enough for a child to get through.

Accidents can happen in an instant, even in the most vigilant households. Many of them can be easily prevented. Offering tips to clients to help them prevent injuries to children is another sign of the true insurance professional.

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