

Hints to Keep the Holidays Happy

THE HOLIDAYS ARE A TIME for festive decorations and family gatherings, but it should also be a time to make sure that every precaution has been taken to make certain they are safe.

Some of the more common causes of insurance claims during the holidays include fires caused by decorations or heating sources, trip and falls, burglaries, and automobile accidents.

Many homes are adorned with holiday lighting both inside and out, from Christmas trees to candles. It is very common to use extension cords, which pose both a fire and tripping hazard and should be used carefully. For instance, they should never be placed under rugs or carpets. Decorations should be checked prior to installation and unplugged when not in use.

The Electrical Safety Foundation International (ESFI) suggests that holiday decorations be taken down, inspected and stored in the beginning of January. Outdoor lights will last much longer if they are not left up all year long.

While decorations are often beautiful, they can also be a fire hazard. According to the NFPA, each year a Christmas tree is the first item to ignite in approximately 300 fires, causing nearly \$17 million in damage, and killing 14 people. Live trees and other plant material should be kept far away from heat and flame to slow down the drying out process. Water these materials frequently and remove from the home before they dry out. Keep wrapping paper and other flammables away from heat sources as well.

When people come to visit, additional care is needed to help ensure a safe, injury-free visit. Be sure there is ade-

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quate lighting in hallways and over stairways. Nightlights in bathrooms make navigating in the dark easier. Non-slip strips or mats in showers and tubs will decrease the chances of a slip and fall. As your guests arrive, walk them through your home and familiarize them with where the exits and extinguishers are located. Let

them know your emergency exit plan. If the weather is inclement, be sure to clear sidewalks and driveways ahead of time.

If toddlers or babies are among the guests, some simple child proofing is advisable. Examples include putting baby gates at the top and bottom of staircases, covering electrical outlets, and keeping lit candles and breakable items out of reach. Don't forget to anchor the Christmas tree to the wall or ceiling or surround it with a gate to prevent a curious child from pulling it over! Poinsettias and other pretty plants are attractive

to little eyes, but also very poisonous. Keep such items away from children and pets.

If you will be doing the traveling, don't make your home a target for burglars. Set timers to leave lights on at night, and notify neighbors of your plans. Close and lock all doors, including the garage, before you leave.

Auto claims are prevalent during the holiday bustle. Turn off the cell phone, slow down and beware of other drivers who are rushing to get to their destination and may be distracted. And of course, no one should drink and drive!

Helping your clients keep their holidays happy and claim-free is a great value-added service for insurance agents, and a sign of the true professional.

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