

Holiday Safety Tips

THE HOLIDAYS ARE A TIME FOR FUN AND MERRIMENT, but they can also become dangerous if precautions are not taken. A festive celebration can quickly take a turn with injuries and property damage, or even worse, loss of life. Helping clients prevent accidents and keep their holidays happy is a sign of the true insurance professional.

According to the Centers for Disease Control (CDC), nearly 40,000 people are treated in hospitals each year for fall-related injuries during the holidays, and more than 12,000 emergency room visits are due to decorating mishaps. The National Fire Protection Association (NFPA) estimates that 5,800 people are treated for falls related to holiday decorating each year. According to the U.S. Fire Administration (USFA) and the NFPA, each year approximately 240 house fires involve Christmas trees, and an additional 150 involve holiday decorations, mostly candles. Candles should be extinguished when not attended. Overloaded electrical circuits and overheated electric cords can also cause fires. Inflatables and elaborate displays add to the fire hazard. Holiday lights should be turned off when no one is home.

Proper care and planning is needed when decorating for the holidays. Decorations should be noncombustible and lead free. If there are young children in the household, avoid using breakable ornaments, or place them out of reach. Drinking and decorating do not mix, so holiday cheer should be postponed until after the lights and tinsel are up. A ladder or step stool, and not a piece of furniture, should be used when hanging lights and decorations.

Ladder safety is important. The ladder must be checked to ensure it is structurally sound, with bolts tightened and hinges and rungs in good repair. Ladders are most safely used on a flat solid surface, avoiding mud and ice when working outdoors. Placing the ladder close to the work area minimizes the risk of losing balance and falling over. The right size ladder for the job is also important. Label warnings regarding recommended weight load and highest rung to stand on should be followed.

Rearranged furniture can lead to trip and fall injuries in areas that used to be open space. Trip and fall injuries can also be reduced by keeping traffic areas clear of clutter, such as decorations, boxes and gift wrap. Decorations should not be placed where they can fall on someone, or block windows and doors. Once the gifts are opened, packaging and wrapping should be discarded.

Fire hazards are reduced by using UL approved lights. Indoor lights should not be used outdoors. Light strings should be checked for broken or nonworking bulbs, and cords that are not damaged. Cords should be kept out of reach of children and pets. Outdoor decorations and lights should be plugged into a ground fault circuit interrupter (GFCI). There are portable GFCI's or they can be added to the home's electrical system by a qualified electrician.



Fireplaces and wood stoves create a cheery atmosphere, but improper use can be calamitous. Fireplace screens can prevent embers from igniting rugs, floors and other flammable materials. Wrapping paper should not be burned in a fireplace or woodstove. Burning wrapping paper may cause a chimney fire, and the flying embers can set the roof ablaze. In addition, the fumes from burning ink are toxic.

Young children should never be left unattended. They can easily knock over a ladder, tree or candle, cut themselves on breakable decorations, or choke on garland or light strings. Small shiny ornaments and hard candy also pose a choking hazard, so these should be kept out of reach. A gate around the tree will help avoid tragic accidents.

The holidays can be a busy and stressful time. Helping clients minimize the chance of injuries and insurance claims and keep the holidays happy is another value-added service of the true insurance professional.

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