

## Home Fire Facts and Safety Tips

HOME FIRES CAUSE thousands of injuries and deaths each year, and billions in damage. According to the Centers for Disease Control (CDC), fire fighters responded to 384,000 home fires in 2011. These fires caused 2,640 deaths and 13,350 injuries (not including fire fighters). Fire and burn injuries that result in hospitalization cost \$1 billion per year. Non-hospitalized fire and burn injuries cost over \$3 billion annually. According to the NFPA (National Fire Protection Association) direct property damage averages over \$7 billion per year. Helping clients understand the dangers of and protect themselves against loss from fire is the sign of the professional insurance agent.

Cooking is the primary cause of home fires. This is more likely to be from human error, rather than mechanical problems with cooking appliances. Food should always be attended during cooking. Flammable objects, including loose clothing, should be kept away from open flames or hot burners. Pot handles should be turned to extend over the stove, not sticking out where they can be bumped by passers by. Every kitchen should have a fire extinguisher.

The leading cause of fire-related deaths is careless smoking. This includes falling asleep while smoking or improper disposal of cigarettes and ashes. Smoking in sleeping areas should be prohibited. Alcohol use is another major contributor to residential fire deaths. Care should always be taken when using fireplaces, candles

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and space heaters. It is interesting to note that most victims die of smoke inhalation or toxic gases, rather than flames.

In addition to having smoke alarms in or near sleeping rooms, they should be installed on all levels, including the basement. This is especially important if there are smokers in the home. Smoke alarms should be tested at least once a month, and batteries replaced annually. Smoke alarms that are interconnected - they go off all over the house and not just in the area where there is smoke - provide a greater level of protection. According to the CDC, almost 40% of residential fire-related deaths were in homes that did not have smoke alarms. Even though state and local regulations have led to smoke alarm installation in 90% of homes, it is esti-

mated that 1 in 4 smoke alarms is non-functional, usually because the batteries are missing or dead.

All families should have an escape plan and practice it regularly. Place stickers on windows where children sleep. Purchase window escape ladders for use in upper floors of the home. Since most residential fires occur at night, and fire spreads quickly, every second counts. Being prepared saves lives.

Residential fires can be devastating in terms of more than insured property damage, including injuries and loss of lives and irreplaceable items. Educating clients on ways to protect their homes and families is another value-added service of the true insurance professional.

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