

Summer Safety Tips

WITH WARMER WEATHER, everyone's thoughts turn to outdoor activities and do it yourself projects. Summer fun can also bring increased risk of claims. Proper care and maintenance around the home can help to reduce the severity of or avoid many of these claims. As insurance professionals, it is important to make clients aware of these risks and how they can be mitigated.

Grills are a favorite nesting/hiding place for not only the birds and the bees, but also the bugs. "Spider fires" are caused by spiders nesting in gas grills and blocking fuel lines. Be sure to clean out under the hood before you light the grill. Propane is flammable. Store tanks outside in well ventilated areas. Do not use tanks that are dented or rusted.

According to the North American Deck and Railing Association (NADRA), in this decade there have been at least 30 deaths and hundreds of injuries caused by deck collapses. There are millions of older decks in the United States. Proper maintenance and regular inspection can help prevent a party from becoming a tragedy.

Overloaded decks are not the only cause of accidents. Decks should be kept clean of debris and plant material that could create trip and fall or slipping hazards. Furniture should be placed away from the edge of the deck. Portable fireplaces, chimineas and grills are be-



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coming more popular. It is important that the deck surface be protected, and children kept away from, all such heat sources.

According to the Consumer Product Safety Commission, each year around 300 children under the age of 5 drown. Thousands more are injured, many suffering permanent brain damage. Pools are an attractive nuisance to neighborhood children. Fences should be inspected to ensure that they are intact and gates should be closed at all times. It takes just an instant for a child to fall into a pool. Children should never be left unattended near a pool. Hidden dangers include drains and suction points that can trap hair, jewelry or clothing.

With the proliferation of home improvement programs on television, do it yourself projects have become popular. But just because

someone is able to do the work does not mean they should. Electrical and plumbing work in particular should be left to professionals in order to avoid hazardous conditions. It may be cheaper in the short run for someone to install their own hot tub or landscape lighting themselves. However, the cost in the long run could be prohibitive, such as a fire caused by faulty wiring.

Insurance is intended for unforeseeable and accidental loss. Even if insured, some losses cannot ever be undone. They say an ounce of prevention is worth a pound of cure. Reminding insureds of pertinent safety regulations and helping prevent potential loss is another value-added service of the true insurance professional.

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