

The Danger of Carbon Monoxide Exposure

by Sue C. Quimby, CPCU, AU, CIC, CPIW, DAE

ACCIDENTAL CARBON MONOXIDE poisoning is responsible for over 430 deaths, 20,000 emergency room visits and 4,000 hospitalizations per year. www.cdc.gov. These deaths and hospitalizations could be prevented with proper maintenance of appliances and equipment, along with installation of carbon monoxide detectors. Helping clients understand the hazards of carbon monoxide and the importance of properly maintained carbon monoxide detectors is another value-added service of the professional insurance agent.

Although carbon monoxide issues are more frequently in the news during colder months, carbon monoxide poisoning is a year round hazard. The Hillborough NJ fire marshal advises that the fire department responds to an average of one carbon monoxide alarm activation per week. Carbon monoxide is detected in about half the instances, with others being due to dead batteries or malfunctioning alarms.

Carbon monoxide is a result of incomplete combustion. Sources can be furnaces, space heaters, gas dryers and automobiles. Generators, snow blowers, lawn tractors and other gas-powered tools and equipment can also pose a poisoning hazard. Such equipment should be operated only in well-ventilated areas, and not in an enclosed garage, shed or basement. Unusually cold weather and high cost of fuels sometimes leads people to use

alternate methods, such as fireplaces and charcoal grills, to heat their homes, increasing the likelihood of a carbon monoxide poisoning event.

Initial symptoms of carbon monoxide poisoning include dizziness, fatigue, headache, nausea and shortness of breath. Exposure over extended periods or at high concentration levels results in symptoms that become increasingly more severe, including confusion, vomiting, impaired muscular coordination, loss of consciousness and death. Some of these symptoms may be mistaken for the flu. The long term effect of carbon monoxide exposure is difficult to determine, but it is believed to include neurological problems.

State laws usually require carbon monoxide detectors only in residential occupancies. However, carbon monoxide poisonings can happen anywhere.

Since 2007, there have been over two dozen cases of children and students being exposed to high levels of carbon monoxide. Only two states, Connecticut and Maryland, require carbon monoxide detectors in schools. A carbon monoxide leak left one dead and mul-



iple people hospitalized in a Long Island restaurant in February 2014. This prompted a proposal by New York legislators to require detectors in businesses, government buildings and schools..

As with any safety practice, it is important to keep up with the latest information. Carbon monoxide detectors should be replaced every 5-7 years. Detectors may be battery operated, plug in or hard wired. Combination alarms detect both smoke and carbon monoxide. Some models show a display of carbon monoxide levels, including a record of the highest levels. Newer models are equipped with “end of life” timers that alert the user when it is time to replace the detector. There have been a number of recalls of carbon monoxide detectors. Check www.cpsc.org for a list of recalls.

Carbon monoxide poisoning is preventable. Helping clients understand the dangers of exposure and how to avoid tragedy is a sign of the true insurance professional.

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