

Fireworks Hazards – Keep the Sparkle in Your Celebration

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FOR MANY OF US, summertime fun includes sparklers and fireworks. Is there anyone who doesn't enjoy running around the yard with a lit sparkler on the Fourth of July? By their nature, fireworks, including sparklers, are very dangerous, and should be used with extreme caution. Alerting clients to the potential hazards of consumer fireworks is a sign of the true insurance professional.

Americans celebrate our independence with fireworks and parades because John Adams, our first Vice President, second President and one of the architects of American independence, wanted us to. He actually thought July 2nd, the day the Continental Congress voted for independence, would be the celebration date. However, we celebrate July 4th, the day the final draft of the Declaration of Independence was signed. (www.slate.com) The first celebration was held the following year, in 1777, in the cities of Philadelphia and Boston. In 1934, explorer Richard Byrd even held a Fourth of July fireworks celebration in Antarctica. (www.smithsonianmagazine.com)

There is no safe way to use fireworks, and the consequences of accidents can prove costly. In 2011, fireworks caused 17,800 fires, which resulted in \$32 million in direct property damage and more than 3 dozen fire-related injuries. 2013 saw more than 11,000 people treated at hospitals for injuries caused by fireworks. Injuries include permanent scarring, loss of limbs and impaired vision. In a highly publicized 2015 incident, NY Giants' football defensive star Jason Pierre-Paul lost his index finger and parts of two other fingers in a fireworks accident, jeopardizing his nearly \$15 million contract.

According to the National Fire Protection Association (NFPA), more fires are reported on the Fourth of July than any other day in the year, and 40% of these fires are directly related to fireworks use. The risk of injury from fireworks is highest for children age 0-4, followed by children aged 10-14. (www.nfpa.org) Sparklers are pretty and fun, but, like all fireworks, they are very dangerous. Sparklers burn at temperatures up to 2,000 degrees, which can result in serious burns. Children should always be supervised when using sparklers, or any fireworks.

Fireworks use is regulated on the federal, state and local level. The Bureau of Alcohol, Tobacco and Firearms (ATF) recognizes two types of fireworks: display and consumer. Display are the large ones used in shows, while consumer fireworks are the small ones sold at stands around the Fourth of July. ATF regulates sale, manufacture, and use of display fireworks. Use of all consumer fireworks is banned in Delaware, Massachusetts and New Jersey. Four states (Illinois, Iowa, Ohio and Vermont) allow use of sparklers and novelty items only. (www.cpsc.gov) Fireworks are classified as hazardous substances under the Federal Hazardous Substances Act (FHSA) (www.cpsc.org)

If you must use fireworks, the first step is to be sure that their use is legal in your municipality. Light them in an area free of debris, leaves, people and structures. Do not stand or lean over fireworks while lighting them. Once lit, move away immediately. Used fireworks should be soaked in water and discarded. Keep a bucket of water nearby to extinguish the



fireworks after use, or to douse any errant sparks or flames. Never aim or throw a lit firework at a person or animal. As with any activity, alcohol or drug use heightens the danger. Never try to relight a "dud".

Proper storage of fireworks is also important. Follow package instructions to avoid accidents. In any case, store fireworks away from areas where others are being set off.

A special explosives license or specific permit from the ATF is required to import, manufacture, use, or otherwise receive display fireworks. Fireworks displays should be supervised by a trained pyrotechnician. (www.atf.gov) Spectators are required to be kept at certain minimum distances from the fireworks. The host or promoter of the event can be held liable for injuries.

The safest use of fireworks is to attend a professionally run event. Personal use of fireworks can be dangerous, and, in many cases, illegal. Helping clients understand the legal requirements and hazards of fireworks use, is another value-added service of the professional insurance agent.

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