

Safety Tips for Homeowners - Follow Your Nose

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

For homeowners, safety is of utmost importance. But many homeowners may not realize the warning signs in their homes, including the potential hazards indicated by foul smells. Helping clients understand hidden dangers, and the importance of proper home maintenance, is another value-added service of the professional insurance agent.

When it comes to potential problems in the home, the sense of smell can be a lifesaver. For example, an odor of sulfur can indicate a natural gas leak. Although natural gas is odorless, gas companies add the “rotten eggs” smell to the gas. If there is a faint smell check all gas appliances to be sure a burner or pilot light has not been left on. If the smell is pronounced, the proper response is to vacate the premises immediately. The NFPA estimates that 4,200 house fires per year, resulting in 40 deaths, are caused by gas leak explosions. A spark can cause an explosion. Do not turn any electrical switches or appliances on or off, or use a landline. Call the gas company or fire department from a safe distance, and stay away until the situation is remedied. Carbon monoxide poisoning is another potential result of a gas leak.

A fishy smell can be another warning sign as it may indicate an outlet or appliance that is overheating, a faulty or overloaded outlet or frayed or damaged power cord. Electrical hazards can lead to house fires or explosions. Unplug the appliance or turn off power to the outlet and contact an electrician to make the necessary repairs.

Excessive sewage odors can be a symptom of clogged or broken sewage lines or drain pipes. It can also mean that the water in the curved p-trap has dried. The purpose of the curved p-trap – typically found under a sink – is to collect water and prevent back up of gases. In this case, the solution may be as simple as to run water through the drain at least once per month. If the smell increases when hot water is used,



the problem may be a need to replace the anode rod in the water heater.

Pet smells can be present even if there is no pet in the home. Some molds, including dangerous black mold, can smell like cat urine and should be treated by a professional. “Wet dog” smell may indicate the presence of rodents such as raccoons, rats, and squirrels. These pests can spread disease, including rabies, to family and pets. Box-wood plants can also give off a cat urine smell. If previous owners had pets, surfaces such as carpets and wood floors that come in contact with moisture can release odors from former pets.

A musty smell may be a sign of mildew, mold or hidden water damage. Approximately 70% of households have some amount of mold (www.comfyliving.net). In addition to exacerbating allergy and respiratory problems in sensitive individuals, some molds are toxic. Small areas can be treated with bleach and water, where more extensive problems will require professional help. Mold damage is excluded under many policies, so prompt remediation by the homeowner is essential to avoid greater expense. The first step is to remove the moisture source by sealing leaky or broken pipes and fixtures. Increased ventilation can also help.

Dead animal smell is perhaps the most offensive of all house smells. Not only is the smell unhealthy, but dead animals can attract flies and other scavengers – leading to an infestation and increased chance of disease. If possible, remove the animal as soon as possible, and disinfect the area. To find the location, go to room with the strongest smell. Closing doors to reduce air flow may help. Check crawl spaces, attics, or drop ceilings. The smell will change markedly, close to the carcass. Cutting a hole in the wall or ceiling may be required to remove the animal.

The sense of smell can be an important tool in detecting and correcting common household hazards. Just covering odors up with air fresheners and other methods is not recommended, and can result in tragedy. Educating clients on these hazards is another sign of the true insurance professional.

This article was previously published in Insurance Advocate® magazine and is provided courtesy of MSO®, Inc. (The Mutual Service Office, Inc.) for non-commercial use only. For any other licensing requests or permissions, please contact squimby@msonet.com. © MSO®, Inc. 2022.

MSO provides advisory services for all property and casualty lines except workers compensation. This includes customized forms and manuals for insurers, MGA's, and agents/brokers. Additional information is available at www.msonet.com.



For more information call (800) 935-6900 or visit us online at msonet.com