shorten, and the temperature drops, backyard campfires are a popular way to extend alfresco entertaining. Sales of portable fire pits and disposable campfires increased significantly during the Covid pandemic. In December 2020, Solo Stoves reported a year over year increase sales 30% (www.fastcompany.com). While backyard fire pits can be a great way to socialize and spend time outdoors, there are still dangers to be considered. Helping clients understand the risks of backyard fires is another value-added service of the professional insurance agent.

Install the fire pit on level ground especially if it is portable and could tip over. A cement or brick site is also an acceptable staging surface for a fire pit. Maintain a distance of at least 10 feet buildings, plants, from or other Local combustibles. regulations regarding placement, size and use should be followed at all times. Burn only dry, seasoned, untreated wood. Not all fire pits are designed to burn wood. Other fuels include gel fuel, propane, and natural gas.

Sparks and embers pose a concern. They can ignite leaves, grass, clothing, and hair, and quickly develop into a full blown fire. Children should always be supervised around fire. Everyone should stay at least three feet away. Avoid starting fires when it is going to be windy or even breezy. Keep a water source or fire extinguisher handy. Campfires are estimated to cause 5% of wildfires — resulting in millions of dollars in damage to property, flora, and fauna. Fires should be continually monitored, with special care taken to

ensure that the embers are completely out at the conclusion of the event or before returning indoors.

Smoke is an often-overlooked hazard of backyard fires. Urushiol is a chemical found in plants such as poison ivy and poison sumac that causes irritation and rash. When burned, it can be inhaled, resulting in serious health

problems for people who are sensitive. Check all firewood for poison ivy or other vines, which usually attach to the trunk. Poison ivy's many roots cause the thick vines to be hairy in appearance. There are numerous other plants that are toxic to humans and pets when burned, including treated or moldy wood. If it is impossible to avoid burning such plants, wearing a respirator is recommended.

Particulate pollution is another hazard of the smoke, which can present a significant health risk to children, seniors, those with COPD or asthma, or others who are sensitive. Symptoms include burning eyes, runny noses, and trouble breathing.

Some municipalities restrict backyard fires and may require a permit. Regulations can vary depending on the type of fuel, what the fire pit is made of, its size, and whether the fire pit is permanent and approved. For example, according to www.decny.gov, New York State allows small cooking fires; backyard fire pits; and campfires less than three feet in height and four feet in length, width, or diameter. Acceptable fuel is limited to charcoal or dry, clean, untreated, or unpainted wood. Garbage and leaf burning is prohibited. Fires must always be attended and completely



extinguished after use. "Fire towns" in the state require permits for open burning at any time. Violations can result in criminal and civil prosecution, and minimum fines of \$500.

Regulations may also apply to renters or homeowners associations, including placement of the fire pit and type of fuel. Wood burning fires are often not permitted. A wind shield may also be required due to close proximity of neighboring units. Any damage caused by these fires should be paid by the unit -owner. Similar regulations would apply to gas and charcoal grills used by residents.

Backyard fires offer the opportunity to extend outdoor entertaining, but safety, legal concerns and common courtesy to neighbors must be a priority. Helping clients deal with the risks of backyard fires is another sign of the true insurance professional.

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