Grill safely this summer. A fun barbeque is a safe barbeque

Americans enjoy more than three billion barbecues each year. But barbecuing can be dangerous, even when you are careful. If you have a grilling accident, will you be covered by your homeowners insurance?

Homeowners insurance typically covers fire, smoke, lightning, wind, hail, freezing of pipes, theft, explosion, falling objects, vandalism and a few other perils. Damaged belongings, such as a ruined grill also are covered under your personal property coverage.

Hopefully no one visiting your home will be harmed, but if someone is injured, they will receive payment for reasonable medical expenses. If they were to sue, you could rely on your liability coverage to protect you.

However, if the grilling accident injures a member of your household, this would not be covered by your homeowners policy. You would need to rely on

your health insurance provider to cover medical expenses instead.

To avoid potentially disastrous situations, follow these simple tips:

* When ready to barbecue, protect yourself by wearing a heavy apron and an oven mitt that fits high up over your forearm.
* With gas grills, never store your gas cylinders in the house or garage—make sure they are always stored outside and away from your house. Always ensure the valves are turned off when you are not using them, and check regularly for leaks in the connections using a soap and water mix that will show bubbles where gas escapes.
* Barbecue grills should be kept on a level surface away from the house—vinyl siding melts quickly—the garage and most of all, children.
* For charcoal grills, only use starter fluids designed for those grills. Never use gasoline. If the fire is too slow, rekindle with dry kindling and add more charcoal if necessary. Never add more liquid fuel or you could end up with a flash fire.
* Keep a fire extinguisher nearby at all times.

Don’t forget post-grilling safety! Keep your grill clean by removing the fat or grease buildup from the grills and the trays below. If using a charcoal grill, dispose of coals by soaking them in water and letting them cool completely before placing them in a metal container away from any structures. Be aware that grills remain hot long after the cooking is done.

Before you fire up your grill this barbeque season, give our agency a call. We’ll review your homeowners coverage with you to be sure your protected if the unexpected occurs.