

It's winter—pay special attention to fire safety

December, January and February are the leading months for home fires and fire deaths in the United States. On average, more than one-third of home fire deaths in the United States occur during the winter months. Here are tips to help you protect your family and your home.

How can I heat my home safely?

According to a report from the National Fire Prevention Association, heating equipment fires are the second-leading cause of fire deaths in American homes and the biggest fire culprit December through February. According to the association, many fires could be avoided by taking simple safety precautions.

- Select equipment that bears the mark of an independent testing agency.
- Be sure the equipment is installed by a trained professional, in accordance with local fire and building codes.
- Keep space heaters (whether electric or fuel) at least three feet from anything that could catch fire, including clothing.
- Run space heaters only when you are in the room and make sure you never leave children or pets near the heaters when in use.

- If you are using a portable kerosene heater, use only the fuel recommended by the manufacturer. Store the kerosene away from heat or open flame in a container approved by your local fire department and be sure it's clearly labeled with the fuel name.
- Have your chimney cleaned (and cleaned if needed) by a professional the start of every heating season.
- If using a fireplace, follow the manufacturer's recommendations for installation, use and maintenance. If you are disposing of the wood from your fireplace, make sure it is completely dry. If using a wood-burning stove, make sure it is properly installed and maintained. Put water in the stove when it is not in use and discard away from the house.

What should I look out for during the holiday season?

'Tis the season for celebrating—more entertaining, more cooking and an increased risk of fire. Keep your family safe this holiday season with these tips.

- Use care when burning candles. Make sure they are in sturdy holders, kept well away from draperies and decorations and out of the reach of children or pets.
- Never use candles to decorate your Christmas tree.

- Don't leave items you are drying unattended—it's the leading cause of fire in the United States. If you use a real or fresh Christmas tree, water it well away from heat sources and water fresh trees every day.
- If using an artificial tree, make sure it's flame retardant.
- Replace any lights with frayed or damaged cords. Always be sure to unplug all lights before leaving home or going to sleep.
- Don't overload electrical outlets.
- Be sure the candles in your menorah have burned out before you leave the house or go to sleep.
- Refrain from running electric wires or cords underneath rugs.

Also, be sure your homeowners insurance reflects the amount of coverage you need to replace your home and possessions. This could mean checking to be sure you have replacement cost coverage. Call our agency. We'll be glad to review and explain your coverages to you.



Your Professional Insurance Agent ... We want you to know about the insurance you're buying.

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