

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 January. According to the association, most fires could be avoided by taking simple safety precautions.

- Select equipment that bears the mark of an independent testing laboratory.
- Be sure the equipment is installed by a trained professional, in compliance with local fire and building codes.
- Keep all portable heaters (whether powered by electricity or fuel) at least 36 inches from anything that can burn—including furniture, bedding, clothing, pets and people.
- Run space heaters only when you are in the room and awake. And, supervise all children and pets when the heaters are 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 marked with the fuel name.



- Have your chimney inspected (and cleaned, if necessary) prior to the start of every heating season.
- If using a wood stove, follow the manufacturer's recommendations for installation, use and maintenance.

What hazards 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 decorations and out of the reach of children or pets.

- Never use candles to decorate your Christmas tree.
- Don't leave items you're cooking unattended—that's the leading cause of fire in the United States.
- Choose a fresh Christmas tree and place it well away from heat sources. Water it every day.
- If using an artificial tree, make sure it's flame retardant.
- Replace any lights with frayed or damaged cords. And, always 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.

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 coverage to you.



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We want you to know
about the insurance
you're buying.**