

# Major Home Fire Hazards

By Basil Housewright, Jr.

A home fire is one of the most devastating types of losses a homeowner can experience. The heat and smoke produced can cause damage to virtually everything in the home. Cooking fires continue to far exceed most home-related fires, and they are more expensive to repair, according to a recent Insurance Industry study. Fires that start on the stove outpace appliance, fireplace, smoking, candle or furnace fires, the study said. According to claims data compiled the average cooking fire claim damage is more than \$30,000, which is much higher than the other types of homeowners claims typically experienced.

According to the National Fire Protection Association (NFPA), one in 22 households will have a cooking fire each year. In 2010 cooking was involved in an estimated 156,400 home structure fires reported to U.S. fire departments. These fires caused:

- \* 420 deaths
- \* 5,310 injuries
- \* \$993 million in direct property damage
- \* 16% of home fire deaths, 40% of home fire injuries and 15% of the direct property damage

Home fire safety suggestions to help homeowners make decisions that may reduce fire risks are:

- \* Always keep a fire extinguisher rated for kitchen grease fires in the kitchen area
- \* Always keep in sight foods that are being prepared and cooked. Never leave the stove unattended
- \* Stay alert when preparing foods on a stove or in an oven and stay off the telephone
- \* Keep things that can catch fire away from heat sources
- \* Never use water on a grease fire. Use only a fire extinguisher rated for kitchen grease fires
- \* Know what to do if there is a fire. Practice the fire escape plan. Know two ways out
- \* Keep children and pets away from the cooking area
- \* Install and use cooking appliances safely and correctly
- \* Have working smoke alarms, test them at least monthly & replace batteries at least annually

Plug-in fragrance devices sold in most grocery stores and used in many homes can cause home fires. The plastic they are made from is a thin plastic and work with a device to warm the liquid to spread the fragrance. Some of the plug-ins has a small night-light built in it. If used inspect these frequently and dispose of them if any deterioration is detected. Use only the rated size bulbs.

Insurance tips to help protect personal property and recover from a fire loss:

- \* Inventory one's valuables, including approximate value and date purchased. Pictures or videos are great. Go to [www.KnowYourStuff.org](http://www.KnowYourStuff.org) for more information and download free software.
- \* Store your inventory, mortgage and other important papers in a bank safe deposit box or fireproof box
- \* Add your Insurance Company's claims number to contacts on your cell phone and call 24/7 if you have a loss to get advice and assistance to address your particular situation in a timely manner
- \* Read and understand your homeowner and auto insurance policies, especially the deductibles. Talk to an agent to make sure to have the appropriate amount of insurance coverage.

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