



Loss Control Safety Techniques



Home Fire Safety

It is reported in the United States more than 4,500 people die annually in fires and approximately 20,000 more are injured. An overwhelming number of these fires occur in the home. There are time-tested ways to prevent and survive such a fire. It's not a question of luck, but it is rather a matter of planning ahead.

Every home should have at least one working smoke alarm

A smoke alarm is inexpensive protection for you and your family. Install a smoke alarm on every level of your home. Make sure a smoke alarm is inside or near every bedroom. Young children often sleep through the sound of a smoke alarm so be prepared for a family member to wake children for fire drills, as well as in the event of a real emergency. Test the alarms monthly, keeping them free of dust and replace the battery at least two times a year. The best time to do so is when we change our clocks in the spring and fall. Many fire departments will perform this service for the elderly at no charge.

Use appliances sensibly

When using appliances, it is important to follow the manufacturer's safety precautions. Overheating, unusual smells, shorts and sparks are all warning signs appliances need to be shut off, repaired or replaced. Unplug appliances when they are not in use. Use safety caps to cover all unused outlets, particularly if there are small children in the home. When cooking, it is also important to stay close to the stove or outside grill; never leave these unattended.

Alternate heaters

- Portable heaters need their space – keep them at least three feet from anything that can burn. Turn space heaters off when you leave the room or go to sleep.
- Keep fire in the fireplace – use fire screens and have your chimney annually cleaned. The creosote buildup inside a chimney can ignite a fire that could easily spread.
- Kerosene heaters should be used only where approved – never use gasoline or camp-stove fuel. Refuel outside and only after the heater has cooled.

Wisely plan your escape

Practice an escape plan from every room of your house. Know how to get out fast if there is a fire. Caution everyone to stay low to the floor when escaping and never open hot doors. Select a location where everyone can meet after they are out of the house. Get out then call for help from your cell phone or a neighbor's home. Once you are out – stay out. Never go back inside a burning building.

Other important tips

- Children are naturally curious about fire – teach them fire is a tool, not a toy, and safely lock up matches and lighters.
- Never overload circuits or extension cords – don't place cords and wires under rugs, over nails or in high traffic areas.
- If you smoke, do so outside. Use deep ashtrays and put water in them before they are emptied.
- Only light candles when an adult is in the room, and be sure they are blown out if you leave the room or go to sleep.

Home fire safety is no accident. Be safe. Take note of the topics and recommendations discussed in this safety bulletin. We encourage you to put them into practice – doing so helps ensure your safety. It is the philosophy of Frankenmuth Insurance and your Independent Insurance Agent to provide services that give policyholders peace of mind. At Frankenmuth Insurance, we truly are *with you all the way*.

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