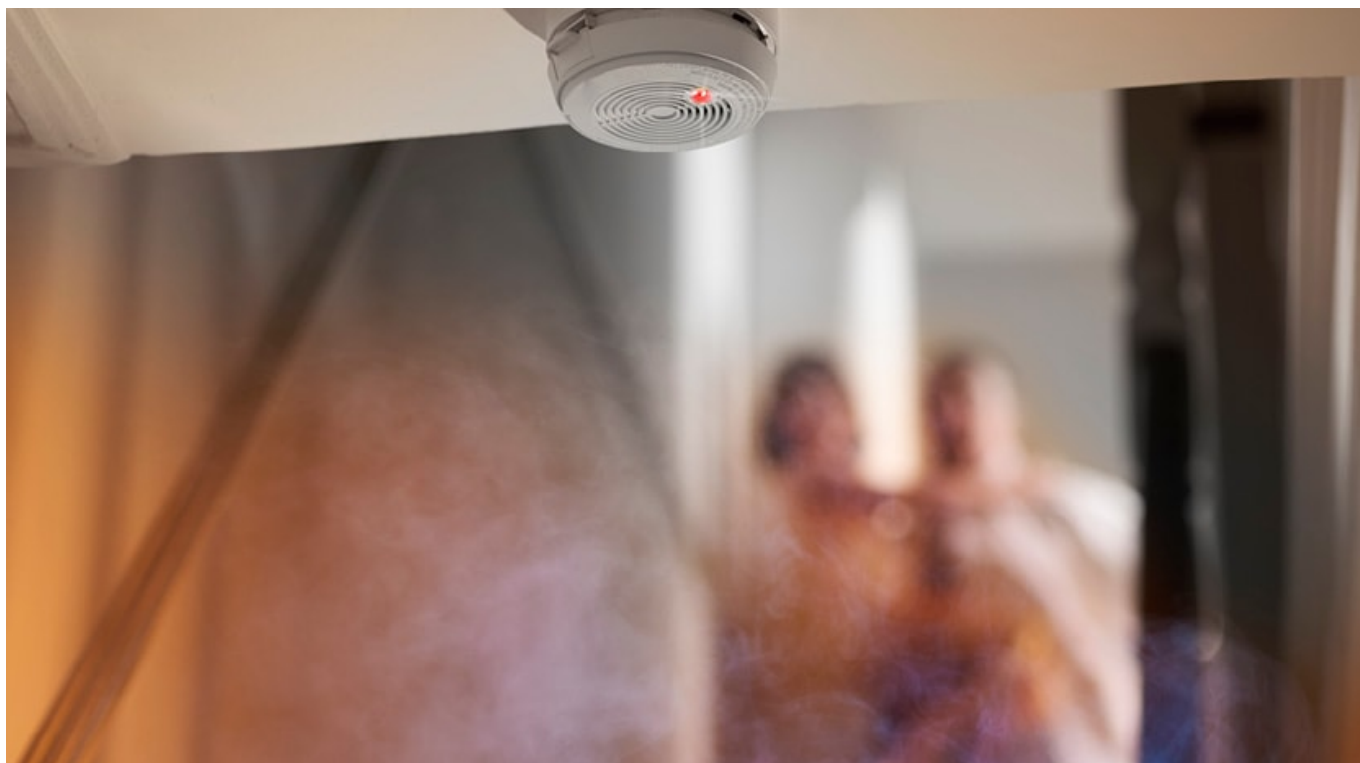


14 fire hazards in your home.



Have you ever stepped out of the kitchen while waiting for water to boil? Or accidentally left something plugged in all day? Or turned the dryer on right before going out?

If you're nodding your head, you can consider yourself lucky. Because believe it or not, all of the above can be quite catastrophic. In fact, it's things like this that can start fires — big and small — in any room of your home. And it's why all across the country, firefighters respond to a fire every 23 seconds.

Luckily, most home fires are preventable... if you know how to prevent them. How can you reduce your risk? Take a look at these 14 fire hazards:

- **Your oven** - According to the National Fire Protection Association, almost half of all home fires are cooking related. And when it comes to these kinds of fires, unattended cooking is the biggest factor, by far.
Tip: There may be meals that don't require your constant attention, but every meal requires your constant presence. If something is in the oven or on the stove, make sure you're in the kitchen.
- **Your toaster** - It's small, but it's mighty. While today's toasters come with "anti-jam" and automatic shut-off functions, they can fail if they're not in working order.
Tip: When you're not using it, unplug it. Additionally, you should shake out old bread crumbs, because they can easily spark.
- **Your microwave** - Believe it or not, many microwaves have been recalled for starting up on their own. Not only would that be a spooky sight to see, it would also be an obvious hazard if you weren't home.

Tip: Microwave shopping? Look for one that has the label of an independent testing laboratory. When you complete and return the product registration card, the manufacturer can reach you if there's a recall you should be aware of.

- **Your dishwasher** - Every dishwasher goes through a cycle of heating up, then cooling down. But if something goes wrong during one of these steps, it could easily catch fire.
Tip: Don't be tempted. It may seem harmless to turn on the dishwasher before you leave or before you go to bed. But, it could actually do more harm than you think.
- **Your electric blanket** - We know nothing beats that warm and toasty feeling, but the extended use of a heated blanket can have hefty consequences.
Tip: If you think you might fall asleep under the covers, turn the setting to low.
- **Your space heater** - The insights are in. Only 32 percent of home heating fires involve a space heater, but according to the NFPA, they are involved in 79 percent of home heating fire deaths.
Tip: Keep anything that could catch fire at least three feet from your space heater.
- **Your hair straightener/curling iron** - While some will automatically turn off after 30 minutes or an hour... some won't. And as long as they're on, they can reach temperatures of up to 450°F.
Tip: Remember to unplug as soon as you're finished using it.
- **Your glass décor** - Little-known fact: Glass décor displayed near a window can actually soak up the sun and magnify its heat onto a nearby carpet or curtain.
Tip: On summer days, make sure your glass isn't getting too hot. If it feels warm to the touch, it's time to rearrange.
- **Your dust** - Dust is common. But, it's also commonly flammable. When there's a buildup of dust around an outlet, it could catch fire.
Tip: Vacuum regularly around all of your outlets.
- **Your dryer** - What's the leading cause of dryer fires? Forgetting to clean them.
Tip: Empty your lint filter before or after every load of laundry. And every once in a while, take the vacuum hose to it. If you need a reminder, post a sticky note on your dryer door and place a small wastebasket next to your machine.
- **Your candles** - When the sweet scent of a candle is wafting through your house, you don't think about the damage it can do. But, if a child or pet knocked it over, it could be a problem.
Tip: Do your best to keep candles out of reach and away from anything that could burn. Additionally, extinguish your flames when just ½ inch of wax remains. Otherwise, the candle jar could actually crack and spill its contents.
- **Your cords** - If you can see the wires, you should see the risk. Any worn or frayed wires near curtains, carpeting or rugs could cause a fire.
Tip: Are your cords completely intact? Replace any that aren't.
- **Your power strips** - When it comes to power strips, overloading can lead to overheating.
Tip: When possible, plug into the wall.

- **Your TV** - Don't let the hottest new show start a fire in your home.
Tip: Make sure there's proper ventilation around this device.

Next, take these tips and make an appointment with your insurance agent. Because it's important to know: If you were to have a home fire, would you have enough coverage? Let's have a frank conversation.