Insurance Insider: Tips from the experts to prevent fires and limit loss.



What's one of the leading causes of loss at home? Fires. Because every home has a fire risk, we consulted our internal risk mitigation experts to help educate all homeowners. Follow these tips from our experts to help prevent fires in your home.

Expert tips to prevent fires at home.

- Never cook, burn candles, use space heaters, or leave fires in the fireplace unattended. Always have an adult nearby. If you need to leave the room or the home, first extinguish fires thoroughly.
- Try not to use the dryer or dishwasher while you're gone because of the heat the machines produce. Plan when you start a load around your schedule for the day. That way, if something goes awry, you're there to catch a fire quickly and mitigate damage.
- Safely store combustible materials, such as gasoline and wood refinisher. Additionally, ventilation and the removal of nearby ignitable materials can help prevent combustion fires.
- Keep up with maintenance schedules. This includes your furnace, fireplace, dryer, and chimney. Schedule annual inspections of your furnace, fireplace, and chimney before winter. Clean your dryer lint trap after every load and do a more thorough cleaning of the tubing annually. When you're proactive with these appliances (instead of waiting for an issue to get them inspected), you're

actively helping to prevent a home fire.

- Don’t overload or overuse electrical outlets. Avoid extension cords, whenever possible, and follow our electrical outlet safety tips.

Expert tips to limit fire damage.

- Install newer smoke detectors that are less than 10 years old and have permanent batteries. These more modern smoke detectors, fire alarms, and carbon monoxide detectors (which can even be operated through a mobile app) help prevent or limit fire and smoke damage through early detection. If you do have batteries in your units, swap units for newer models or replace batteries twice every year.
- Close doors to all rooms when you’re travelling or sleeping. If a fire were to start, the doors act as added lines of defense to keep it contained and keep you safe.
- Know how to use fire extinguishers and teach all your family members where they’re located and how to use them, too. Keep a fire extinguisher on each level of your home in an accessible location. Check expiration dates to ensure all units are in optimal shape. If you’re a landlord, stock the property with fire extinguishers and make their location known to tenants.
- Before you start a bonfire or brush fire, check weather conditions to see if it’s safe. Keep a safe distance between your fire and other structures, power lines, or trees. If needed, acquire a fire permit from the fire department and notify them to be on standby before burning.

Looking for more expert tips to prevent fires and associated losses? Our team is here for you. Talk to a local, independent agent today.

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