



Are You Prepared?

Fire Prevention Tips

Courtesy of BRP Middle Market

Most home fires occur in the kitchen. Common causes of fires at night stem from carelessly discarded cigarettes, sparks from fireplaces without spark screens or glass doors and heating appliances left too close to furniture or other combustibles. These fires can be particularly dangerous, seeing as they may smolder for an extended period before being discovered by sleeping residents.

Regardless of where or how they start, most home fires are preventable. Follow these simple steps to help prevent such a tragedy.

Cooking

- Stay in the kitchen when you are frying, grilling or broiling food. If you leave the kitchen for even a short period of time, turn off the stove.
- Wear short-sleeved or tight-fitting clothing when cooking.
- Do not cook if you are sleepy, have been drinking alcohol or have taken medicine that makes you drowsy.
- Keep children away from cooking areas by enforcing a "kid-free zone" of 3 feet around the stove.
- Position grills at least 10 feet away from siding and deck railings, as well as out from under eaves and overhanging branches.

Smoking

- If you smoke, smoke outside. Most home fires caused by smoking materials start inside the home.

- Make sure cigarettes and ashes are out. The cigarette needs to be completely stubbed out in some kind of ashtray, such as a glass dish or a can filled with sand. Soak cigarette butts and ashes in water before throwing them away. Never toss hot cigarette butts or ashes in the trash can.
- Check for cigarette butts indoors. Chairs and sofas catch on fire fast and burn fast, so don't put ashtrays on them. If people have been smoking in the home, check for cigarettes under cushions.
- Never smoke in a home where oxygen is used, even if it is turned off. Oxygen can be explosive and makes fire burn hotter and faster.
- Be alert—don't smoke in bed! If you are sleepy, have been drinking or have taken medicine that makes you drowsy, put your cigarette out first.

Portable Space Heaters

- Keep combustible objects at least 3 feet away from portable heating devices.
- Buy only heaters evaluated by a nationally recognized laboratory, such as Underwriters Laboratories (UL).
- Check to make the portable heater has a thermostat control mechanism, and will switch off automatically if the heater falls over.
- Check with your local fire department on the legality of kerosene heater use in your community.
- Only use crystal clear K-1 kerosene in kerosene heaters. Never overfill it. Use the heater in a well-ventilated room.

Fireplaces and Woodstoves

- Inspect and clean woodstove pipes and chimneys annually and check monthly for damage or obstructions.
- Never burn trash, paper or green wood.
- Use a fireplace screen heavy enough to stop rolling logs and big enough to cover the entire opening of the fireplace to catch flying sparks.
- Make sure the fire is completely out before leaving the house or going to bed.
- Store cooled ashes in a tightly sealed metal container outside the home.

Children

- Take the mystery out of fire by teaching children that fire is a tool, not a toy.
- Store matches and lighters out of children's reach and sight, preferably in a locked cabinet.

- Teach children not to pick up matches or lighters they may find. Instead, have them tell an adult immediately.
- Never leave children unattended near operating stoves or burning candles, even for a short time.
- Check under beds and in closets for burned matches—this is evidence that your child may be playing with fire.

More Prevention Tips

- Never use the range or oven to heat your home.
- Replace mattresses made before the 2007 Federal Mattress Flammability Standard. Mattresses made after 2007 are required by law to ignite less quickly when exposed to flames.
- Keep combustible and flammable liquids away from heat sources.
- Never use portable generators indoors and only refuel them outdoors or in well-ventilated areas.

BRP Middle Market is committed to helping you and your loved ones stay safe when disaster strikes. Contact us today for additional risk management resources.

Electrical and Appliance Safety

- Frayed wires can cause fires. Replace all worn, old or damaged appliance cords immediately and do not run cords under rugs or furniture.
- Buy electrical products evaluated by a nationally recognized laboratory, such as UL.
- If an appliance has a three-prong plug, use it only in a three-slot outlet. Never force it to fit into a two-slot outlet or extension cord.
- Use electrical extension cords wisely; never overload extension cords or wall sockets.
- Immediately shut off, then professionally replace, light switches that are hot to the touch and lights that flicker.