

# SAFETY FIRST THIS HALLOW-THANKS-MAS SEASON



It's officially fall, which means the whirlwind of the holiday season is upon us. This is a great time to spend time with friends and loved ones and celebrate under glimmering lights. If you're the type of person who gets into a celebratory spirit by decorating your home and office or making your loved ones a nice meal, ensuring you take the necessary precautions as you put things up can keep you from taking an unwanted trip to the emergency room.

[The most recent data](#) from the U.S. Consumer Product Safety Commission estimates that in 2019, 14,800 people ended up in the emergency room due to holiday decorating-related injuries. Additionally, from November to December 2016 to 2018, there were about 100 Christmas tree fires and about 1,100 candle fires, resulting in 30 deaths, 180 injuries, and nearly \$56 million in property loss per year. And according to the [National Fire Protection Association](#), cooking was the leading cause of reported home fires and home fire injuries from 2015 to 2019, with Thanksgiving being the peak day for home cooking fires.



Here are some tips you should follow so you can enjoy the holidays without any unwanted mishaps.

## DECORATE SAFELY

1. Clean gutters and downspouts before installing decorations to avoid an electrical hazard.
2. Don't exceed the number of maximum strings or devices that can be linked together, as stated on manufacturer instructions.
3. Inspect lights for damage and cracks, and look to see if there are loose or bare wires. These defects can cause fires or shock you. Check to see if your lights are for indoor or outdoor use, and use them appropriately.
4. If you plan to decorate outside, use a wooden or fiberglass ladder, as metal ladders conduct electricity. Always be sure you use precaution and [follow safety tips](#) when you use a ladder to prevent falls and injury.
5. Keep yourself, decorations, and equipment at least ten feet away from power lines.
6. Use ground-fault circuit interrupters for outdoor lights and decorations to reduce the probability of electric shock.
7. Before changing any lightbulbs on something, make sure it's unplugged.
8. Never place candles in places near highly flammable items and where they can be easily knocked over, and never leave lit candles unattended.
9. Try to use decorations that are labeled as noncombustible or flame resistant. If you use a live Christmas tree, make sure it's fresh by checking to see that its needles don't snap when bent.
10. Prevent wind damage by securing all lights and decorations. Don't staple or nail through any wires or extension cords.
11. Keep all cords, wires, and decorations away from walkways or where people might trip over them.
12. Turn all lights and decorations off and put out any candles before leaving or going to sleep.
13. When putting everything away, look for damage and store decorations in a dry place away from heat sources and flames. Keep items where children can't reach them.

## ENTERTAINING TIPS

1. Don't wear loose clothes or dangling sleeves when cooking.
2. Keep items that easily catch fire like wooden utensils, oven mitts, towels, and food wrappers away from the cooking area.
3. Make sure to keep kids and pets away from candles, the stove, the oven, hot foods, and hot liquids.
4. If you're cooking, always be in the cooking area where you can keep a close eye on things.
5. Make use of a timer so you don't forget food on the stove or in the oven.
6. Only deep fry turkeys outdoors and on a flat surface, at least ten feet away from buildings.
7. Check fire alarms and make sure they're functioning as they should.
8. Clean grease from surfaces to prevent grease fires.
9. Have a fire extinguisher on hand and know how to use it in the event a fire occurs.
10. Keep floors clean, especially from spills, to prevent people from slipping and falling.
11. If you're done using knives, wash them immediately, dry them, and put them away. Don't leave them in the sink where people might not see them and end up hurting themselves.
12. When you've finished entertaining, check your kitchen to make sure you've turned off all appliances.



Now that the holiday season is underway, always remember these safety tips to avoid unpleasant surprises. Even if you might not want or expect someone to get hurt in your home, failure to take necessary precautions could put you at fault should they bring a claim against you.

As you prepare for the holidays, connect with your advisor for an end-of-year review of your insurance policies to make sure you're properly covered ahead of the holiday season. [Connect with our team today.](#)

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