



## HOLIDAY SAFETY

December 2016 | No. 5



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*This is the fifth issue in a series of educational newsletters on risk solutions from Nationwide Private Client, compliments of SCM's Personal Risk Management Division.*

### Staying Safe During the Holidays

The holidays are upon us and for many people this time of year includes sprucing up the home with festive decorations, using the fireplace more frequently, running constant errands, and shopping for gifts. With these activities we are exposed to a variety of risks both inside and outside of the home. No matter what your holiday plans entail, here are some tips and preventative measures from Nationwide Private Client to help you, your loved ones, home and belongings stay safe and protected this season.

#### Home Decorating

- If buying a tree, make sure to check for freshness before leaving the lot as dry trees are more prone to fire. A fresh tree should have needles that are difficult to bend and/or do not drop when the trunk is tapped on the ground.
- If you opt for an artificial tree, it should be tested and labeled as fire resistant.
- Do an annual inspection of all decorations, making sure the wires and bulbs of light strings are not worn or damaged.
- The UL (Underwriters Laboratory) label should be found on all exterior and interior lighting used.
- Use no more than three light sets per single extension cord. Place all cords along the wall to prevent tripping.
- If you plan on hanging any lights outside, inspect strands to ensure they are certified to operate outdoors. Always plug them into a GFCI (ground-fault circuit interrupter) receiver or portable GFCI to prevent electrical mishaps.
- Always unplug light strings before going to bed or leaving the house. Consider purchasing lights that are battery-powered and equipped with an automatic timer.

#### Candle & Fireplace Safety

- Be careful when placing candles on a fireplace mantle as wreaths, artwork, and other flammable decorations are often placed near this area.
- Never leave children unattended in a room with burning candles.
- Do not use old or leftover wrapping paper as kindling since it could start a flash fire as it burns very quickly and intensely. The metallic material found in certain types of wrapping paper can be a toxin.
- Remove hanging stockings from your fireplace mantle when lighting a fire.
- If your fireplace does not have one built in, purchase a fireplace safety screen to help prevent injury.

## Shopping & Theft Prevention

- Parking lots are the scene of many accidents and injuries during the holidays. Defensive driving is a must when hunting down the perfect spot. If possible, map out your route beforehand and park as close as possible to the last store you plan on visiting.
- Consider bringing reusable bags to the mall with you for your purchases. These are more durable than the standard ones given out by stores, and help prevent thieves from gaining insight into where you have shopped and what you may have purchased.
- Shop with a friend whenever you can as thieves target those who are alone. If you are by yourself, consider asking a store employee to help you carry larger goods to your car.
- Keep purchased goods in the trunk to help deter a potential break-in, especially if you will not be going straight home.
- Once home, draw curtains and shut blinds in all rooms where purchased goods or wrapped presents are on display.
- Keep all windows and doors locked whether you are away or home. Ensure that all home alarm systems are turned on at all hours of the day.
- If shopping online, always use a secure web server when entering in any financial or personal information. There should be an image of a locked padlock at the bottom of the site window, or "https" found in the URL address. Update all devices used to the newest software available and regularly run antivirus scans.
- Avoid clicking on enticing ads that pop up on web pages you are visiting. They may not be from a reputable source, and opening them can potentially allow others to compromise your computer.
- Credit cards are preferable to debit or checking accounts when paying online as they have more favorable fraud protection policies. Make sure you always print or save copies of receipts and confirmations in case the desired product is not delivered. Check your statements regularly for any signs of fraud as it is more common during the holidays.
- Always require a signature or authorized recipient on packages that are scheduled to be delivered to your home to help prevent thieves from stealing unattended items.

We offer this information to assist you in making decisions that can help mitigate your risk. While we cannot address every possible scenario or guarantee these tips will work for you, our goal is to support your efforts to protect yourself and your family. For more information, please email SCM's Private Risk Management Division at [infoprms@sullicurt.com](mailto:infoprms@sullicurt.com) or call 800.427.3253 and reference "Nationwide newsletter."



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