



HOME FIRE PREVENTION

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Home fire prevention

The U.S. Fire Administration reports that there were 379,500 residential fires in 2014.* Nationwide Private Client offers the following tips to help you prevent a fire in your own home and prepare your family to escape safely should one occur.

Cooking and appliances

- The leading cause of kitchen fires is unattended cooking. Make sure to remain in the kitchen if you are using the stove top and with a timer set if you are using the oven.
- Keep wooden utensils, oven mitts, dish towels, clothing, food packaging, and other flammable objects away from your stove while in use.
- Make sure to keep children at least three feet away from appliances in use or those that have not yet cooled.
- Failure to check and clean your clothes dryer properly can lead to a fire breaking out if lint or other debris has built up over time.
- Inspect all vents along the outside of your home, and keep them clear of debris, snow, and other build-up so they function efficiently.

Furnaces

- Have a licensed heating contractor check your furnace at least once per year, ideally as the transition from summer to fall occurs.
- To prevent dust and lint build-up, have your furnace regularly cleaned. We recommend monthly furnace filter inspections.
- Do not keep combustible items near your furnace, such as paint cans, cardboard, and gasoline.
- Make sure the front-panel door is properly in place before operating. This is especially important if your furnace is an older model, as it may not be equipped with a safety switch that prevents operation when the cover is not secured.
- In addition to being a potential fire hazard, a furnace that is not in proper working order can lead to the release of carbon monoxide.

Chimneys and fireplaces

- Have your chimney(s) thoroughly inspected and cleaned annually by a licensed chimney specialist. You should also have the cap inspected to make sure it fits tightly and will not allow in any debris that

could cause a chimney fire. Tree branches should not be found within 15 feet of a chimney.

- If a chimney is not properly maintained, carbon monoxide can be generated. This is an invisible, odorless gas with effects that often go undetected, as initial symptoms mimic those of a common cold or flu.
- Make sure the flue is open before lighting the fire to ensure proper venting. Do not close the flue until you are sure the fire is out.
- Never leave a fire burning in the fireplace while you are away from the home or sleeping.
- If you have a wood-burning fireplace, make sure to use wood that is seasoned, or stacked and stored for at least six months. Seasoned wood has a lower moisture content and burns more cleanly.
- Resist temptation to quickly adjust fireplace logs with your hands, even when the fire has stopped burning. Instead, keep a set of wrought iron tools easily accessible.
- Place used coals and ashes in a non-combustible container prior to disposal as they can remain hot for days.
- The glass covers on gas fireplaces can reach 500 degrees Fahrenheit or higher. Keep children away from the glass, even on a fireplace that has stopped burning, as the cover can remain hot. We recommend placing a safety screen in front of your fireplace unit for additional protection if children are in the home.
- Keep your hearth clear of debris and combustible materials.

Alarm systems and response to fire

- If there is a fire in your home, rapid response is crucial. Install smoke detectors in all bedrooms and main hallways throughout all levels of your home. Heat sensors are a more appropriate option for placement in a kitchen or utility area, such as a garage, attic, or electronic/mechanical storage space. Follow the advice and recommendations of any fire equipment experts you might bring in for guidance.
- For enhanced protection and quicker relief in an emergency, have the system monitored by a central station alarm company. If your home is equipped with interior sprinklers, consider having this system centrally monitored.
- If you or anybody in your home is deaf or hard of hearing, consider installing strobe light smoke alarms and a pillow or bed shaker for faster alert in case of a fire.
- Many companies make dual-purpose smoke and carbon monoxide (CO) detectors. Check to see which type you have in your home. If your smoke detectors do not sense for carbon monoxide, install separate carbon monoxide detectors on every level of your home, especially near sleeping areas.
- Smoke and carbon monoxide detectors should be tested at least once per month, and batteries should be replaced at least once per year. Replace detectors every five to seven years depending on the manufacturer's label.
- Create a home fire evacuation plan with escape routes, and practice with each family member. If you have a two-story home, install evacuation ladders in each bedroom.
- Keep at least one fire extinguisher on each level of your home, and make sure all family members know their locations and how to use them.

*https://www.usfa.fema.gov/downloads/pdf/statistics/res_bldg_fire_estimates.pdf

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 Personal Risk Management



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