

Insurance 101

Safety Begins at Home

When it's cold outside, the residential fire season heats up. That's because we're spending more time inside, where we cook, light candles and crank up the space heater—all of which are common causes of home fires.

But with some simple precautions, you can enjoy the comfort and coziness of these indoor days while staying safe:

- **Keeping watch over your food.** The room most responsible for home fires is your kitchen. Forget the saying, "A watched pot never boils." Taking your eye off what you're frying could turn your whole home into a stove.
- **Wax and wane.** Candles can be great for setting a mood, but can become the culprit for a fire if not used carefully. In fact, the National Fire Protection Association reports that in 2007-2011, there were an average of 29 candle fires a day in the U.S. The number one rule to avoid a candle-caused fire: when you leave the room, put it out.
- **No butts about it.** While smoking-induced fires are on the decline, they still result in more than 17,500 fires a year. If you smoke, it's best to do it outside. But if you're lighting up in your home, use wide, sturdy ashtrays for butts and ashes. And never smoke in bed.
- **Three feet from the heat.** Keep anything that can burn, such as furniture, clothing or bedding, at least three feet from space heaters. The heater should sit on a flat, solid surface, and the power cord should be plugged directly into an outlet, not into an extension cord.

Be sure, too, that you have plenty of smoke detectors throughout your home and that they are in good working order so that if something should ignite, you can get out quickly.