

Insurance 101

Stay Both Safe and Warm

It's no surprise that half of home heating fires are reported during December, January and February. That's because the warmth from fireplaces and space heaters can go wrong if they're not used right.

Follow these proven practices and keep your home and family safe and warm this winter:

Home and hearth

- **Three feet from the heat.** Anything that could burn should be kept at least three feet away from a fireplace.
- **Check your chimney.** Have your chimney inspected by a professional every year and ensure any necessary repairs are made before you use your fireplace. Damage such as missing bricks and obstructed flues are often the cause of house fires.
- **Damper your enjoyment.** Open the flue before lighting the fire and keep it open until the ashes are cool. This will avoid a buildup of poisonous gases.
- **Screen it in.** Ensure you have a screen around your fireplace to prevent sparks from escaping.
- **Don't use flammable fuel.** Never use gasoline, charcoal lighter or other fuel to light a fire, as they can emit vapors that can explode.
- **Be cool if you're planning to go out.** Make sure the fire is completely extinguished before leaving the house or going to bed.

Space heating savvy

- **Look for the right label.** Only use portable heaters showing a listing by a recognized testing laboratory.
- **Know what it does and how.** Before use, read the manufacturer's instructions and cautions.
- **Inspect, then connect.** Check the heater's cord and plug to make sure they aren't worn or damaged before booting up.

- **Going direct.** Only plug a heater directly into an outlet. A heater could cause an extension cord or power strip to overheat and cause a fire.
- **Auto shutoff for extra safety.** Look for a heater with an automatic shut-off switch that turns off the unit if it tips over.
- **Same three feet applies.** As with a fireplace, keep anything that could catch fire at least three feet free from the heater. And keep the heater on a flat level surface.
- **Turning in? Turn it off.** When you leave the room, always unplug the heater.

One last suggestion is to ensure your Kemper Preferred homeowners or condo insurance is up to date. If you made any changes over the past year, such as remodeling your kitchen, you'll want to make sure you're covered. Contact your Independent Agent today.

Sources: U.S Fire Administration (www.usfa.fema.gov); Consumer Product Safety Commission (www.cpsc.gov); Electrical Safety Foundation International (www.esfi.org)

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