

It Only Takes a Moment

You can see how easily it can happen. You're readying to host a dinner party and rushing about. You don't notice your child lifting the lid off what's cooking on the stove. The cat playing with the Christmas tree. The lit candles too close to the table's edge.

It doesn't take much to start a fire, and for a small fire to become a big one. In fact, it takes fewer than 30 seconds for a small flame to turn into a major fire.¹

And alas, fires are all too common during the holidays. Cooking fires peak on Thanksgiving.² Fires caused by the tree, and flammable decorations such as candles and wrapping paper are more damaging than other fires.³

So, what will keep your family, guests and home safe? A big helping of extra vigilance and side order of common sense:

Kitchen careful

- While you're cooking, do not wear loose clothing and make sure there are no hanging sleeves, sashes or scarves.
- Keep anything flammable away from the heat, including mitts, wooden utensils and paper towels.
- Never leave the kitchen while food is cooking.

Don't make light of it

- Check holiday lights to ensure the wires aren't frayed or have loose connections. Only use lights that have been tested for safety.
- Don't nail or stress wiring when hanging lights.
- When leaving the house or going to bed, turn off holiday lights.

Whether fresh or faux

- Check for freshness on a real tree by pulling on the needles. If it's tough to pull them off, the tree is fresher.
- When you get it home, water it regularly and keep it at least three feet from the fireplace or other heat sources, which can dry it out.
- If you're buying an artificial tree, look for one that indicates it's fire resistant.

Wax and wane

- Candles should be kept in nonflammable holders. They should be placed on a stable surface, at least 12 inches away from anything that can burn.
- Don't put lit candles in windows; blinds and curtains can catch fire.
- Consider instead using flameless, battery-operated candles, which give the feel of real candles, but are safer.

Another good way to protect your home is to choose Kemper Prime Home Enhanced or Kemper Prime Home Elite for your insurance. They include Blanket Property Limit, which broadens your insurance at settlement, should you have a major fire. Your agent can give you details.

¹Ready.gov

^{2,3} Federal Emergency Management Agency (FEMA)

Sources: Ready.gov, FEMA, Consumer Product Safety Commission, U.S. Fire Administration, National Safety Council, Montgomery County (MD) Government, San Diego Fire Rescue

This material is for general informational purposes only. All statements are subject to the terms, exclusions and conditions of the applicable policy. In all instances, current policy contract language prevails. Products, services and discounts referenced herein are not available in all states or in all underwriting companies. Coverage is subject to individual policyholders meeting our underwriting qualifications and state availability.