

Fire Prevention



When there's a Fire

In the event of a fire emergency at home, you and your family should be ready to exit as quickly and safely as possible.

Ensure that you have a well-designed plan, and practice with everyone.

PUTTING SMALL FIRES OUT

If the fire is small and contained, locate your fire extinguisher. Everyone should know where it is and how to use one correctly. Regularly check that your fire extinguisher is current and replace it if necessary. In case of a larger fire, immediately evacuate the premises, stay outside, and call 911 or your local emergency number.

IF THERE'S A LARGER FIRE

If a fire starts in your home, be prepared to shout "Fire!" to alert family members in other parts of the house. If you are unable to escape due to smoke, flames or heat, use a damp towel to cover the door's bottom and keep it shut. Contact the fire department or 911, open a window, and use a brightly colored object to signal for help.

DEVELOPING ESCAPE PLANS

Create multiple escape plans with your family,



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ensuring that each person knows what to do to stay safe. Establish a meeting point outside your home where everyone can gather after escaping the fire. This spot should be away from the house. Keep a fire escape ladder in upper-level bedrooms and teach family members how to use it.

AS YOU EVACUATE

When escaping, remember not to open warm doors, as this can accelerate the fire's spread to different areas of the house. If you need to exit a smoke-filled room or hallway, keep in mind that warm air and smoke rise, so crawl under the smoke to safety. Close doors behind you to

contain smoke or fire. Practice fire drills with your family regularly to make sure everyone knows what to do in case of a fire. Teach children how to stop, drop and roll if their clothes catch on fire.

MAKING YOUR HOME FIRE RESISTANT

Install smoke alarms on

every level of your home and test them monthly to ensure they are working properly. Replace the batteries at least once a year. Keep flammable materials like curtains, clothing and towels away from heat sources. Make sure that all electrical cords and appliances are in good condition and not damaged.

Dangers in Your Home

Even with leaps and bounds made in creating more fire-retardant homes, house fires remain a significant threat.

In some cases, that's because people overlook or downplay everyday dangers involved with activities like cooking. There are also new dangers associated with the increasing number of electronics in households. These devices can create more potential ignition sources and may accelerate the spread of a fire.

Once a fire ignites, it can become life-threatening in just two minutes. That's why we should all regularly inspect our houses for fire hazards and promptly address them. Here's how to address dangers in your home:

SMOKE ALARMS

While it may be bothersome when smoke alarms are triggered by minor incidents like a burned meal, they play a vital role in saving lives. Make sure you have multiple smoke alarms strategically placed throughout your home. Schedule battery replacements twice a year or opt for an alarm with 10-year batteries.

Consider replacing your batteries during memorable times of the year, like holidays, summer and winter solstices or



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when clocks change seasonably. You could mark the date with Fire Prevention Week, held twice yearly in October and April.

CREATING SAFER KITCHENS

Cooking, particularly on stovetops, is a common cause of home fires. Eliminate potential fire hazards by

pledging to never leave your stove unattended. Move items like curtains, paper product dispensers and towel racks so that they're not too close to the burners. Keep microwaves clear of clutter and ensure that the vents are unobstructed. Have a fire extinguisher easily accessible. Never attempt to extinguish a grease fire with water.

KEEP AN EYE ON APPLIANCES

Problems at the power source for everyday appliances may increase the chances of a fire. Dryers may be particularly prone to sparking home fires, with ultra-flammable lint being a common issue. Clean the lint screen after each use and keep the vent to the outside clear of build-ups or obstructions.

ELECTRONICS AND OUTLETS

With the increasing number of electronics in homes, electrical outlets remain a critical fire hazard concern. Be sure they are in good working condition and not overloaded. Regularly check for any signs of wear or damage to the cords that power your home to prevent potential electrical fires.

Staying Safe Away from Home

When traveling, the last thing tourists want to consider is the possibility of a fire at the hotel or rental property where they are staying.

There are thousands of hotel fires a year, however, with deaths, injuries and hundreds of millions of dollars in damages.

INSIDE THE NUMBERS

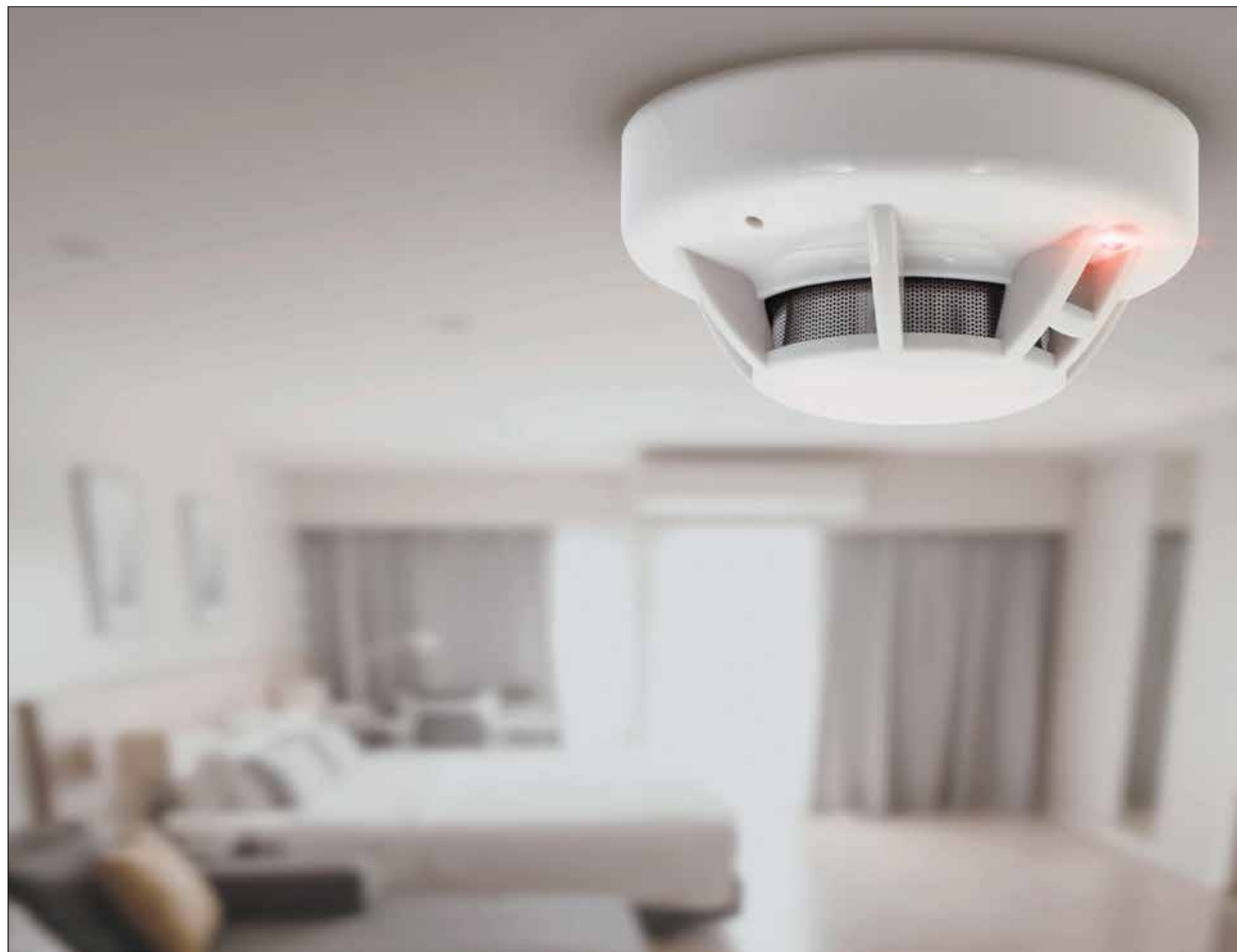
Most fires originated in a property's kitchen, but most deaths are caused by fires that started in the bedroom. Shockingly, the vast majority of these deaths are attributed to smoking materials. That's one of the reasons why most hotels now prohibit indoor smoking.

DO THEY MEET STANDARDS?

Congress passed the Hotel & Motel Fire Safety Act in 1990, prohibiting federal contractors from staying at hotels that do not meet minimal safety standards. The good news is that FEMA makes this list public, so anyone can review this critical information. Go to apps.usfa.fema.gov/hotel.

KEY SAFETY MEASURES

Once you are in your hotel room, there are several recommended safety measures you can take. Read any fire



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safety information in the guestroom, plan a quick escape route, test fire exit doors and locate the nearest fire alarm.

Keep your room key and a source of light like your mobile phone near the bed. Count the number of doors between your unit and the

exit, in case you have to escape in the dark.

Following this kind of predetermined escape plan can help you get out as soon as possible. Never use elevators during a fire, as they may become inoperable. You risk becoming trapped in a dangerous situation.

WHEN AN ALARM SOUNDS

If you hear an alarm, leave the property immediately. Shut doors behind you and use the stairs to exit. Stay low to the ground if there is smoke. Feel doors before opening them to check for heat. If the door is hot, do not open it.

If you are unable to escape, seal the door with towels or clothing to keep smoke out — and call 911 to let them know your location. Never ignore these emergency alerts, even if it seems like a false alarm. It's always better to err on the side of caution and evacuate the building.

Smoke Alarms 101

Every home needs multiple smoke alarms installed, covering individual bedrooms and different levels of the house.

They're one of the most important life-saving tools we have. Here are some important guidelines for installing and maintaining yours.

BASIC INSTALLATION

Place smoke alarms in each bedroom and outside every sleeping area. Install them on each level of the house, as well. If there are no bedrooms, install a smoke alarm in the open living area, as well as in any stairways and basements.

Mount basement alarms on the ceiling at the bottom of the stairs. On stairs elsewhere in the house, place the alarm at the top of stairs leading to the next floor. Position kitchen alarms at least 10 feet away from appliances to prevent false positives. Avoid placing them near windows, air ducts or doors for the same reason.

TESTING YOUR ALARMS

Regularly test smoke alarms to ensure they're functioning properly. Try them out at least once a month. Refer to the manufacturer's instructions for maintenance and testing procedures. Check the smoke alarm label to determine which type of battery it uses. Some are equipped with non-replaceable 10-year



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batteries, while others require regular replacements.

REGULAR MAINTENANCE

Follow all provided guidelines for installation, testing and maintenance since they may vary by model. In addition to regular testing, maintain smoke alarms

properly to ensure they are always in good working condition. Clean the alarms regularly by gently vacuuming or dusting to remove any debris that may interfere with their regular operation.

In general, replace smoke alarms every 10 years since their sensors can become less

sensitive over time. Keep a record of when each smoke alarm was installed so you'll remember when it needs to be replaced.

WHEN THE WORST HAPPENS

Develop a fire escape plan with your family and practice

it regularly. When the smoke alarm sounds, everyone should evacuate and meet at a designated spot outside. Never ignore a smoke alarm, even if you think it might be a false alarm. It's better to be safe than sorry when it comes to the life-threatening risk of fire.

Don't Forget Your Pets

When developing your escape plan in the event of fire, don't forget your pets. They'll rely on your help to reach safety with the rest of their family.

INTEGRATING EVERYONE

The best way to safeguard your pets during a fire is to incorporate them into your family emergency plan. It's smart to develop a special emergency kit just for them. Practice your evacuation plan with your pets so they become familiar with the process. This will help reduce stress and anxiety during an emergency.

Establish a plan for times when you're not home. Identify a secure area where your pet can move freely without the risk of causing a fire, such as a laundry room or utility room — then inform everyone so they'll know where to retrieve your pet if a fire breaks out. If your pet is well-trained, you may consider a room inside the house or a bathroom. Weather permitting, and with appropriate arrangements to ensure your pet's comfort, keeping them outside in the backyard or on a patio may be a viable option.

Place a sticker on your front door or window to alert friends, family and firefighters to the presence of pets inside.



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EMERGENCY KIT

Create an emergency kit for your pets that includes essential items such as food, medications, water and their medical records. Have a leash, carrier and collar on hand when transporting your pet in the event of

an emergency. Take a photo of your pet and keep it on hand in case they get lost during a fire. Provide your pet with proper identification, such as a collar with tags or a microchip. This will help facilitate a reunion if you become separated.

PREVENT PET FIRES

Pet-proof your home to protect your belongings, family and furry friends. Cats and dogs are naturally curious and may accidentally knock over flammable items like candles. Extinguish any open flames

before leaving the house. Stoves and cooktops have been identified as the primary source of pet-related fires — especially if you have a cat who likes to roam. Remove stove knobs or use protective covers before leaving your home.

When You're Cooking

Creating a scrumptious meal brings friends and family together, helping to foster unforgettable memories. Cooking, however, can also pose serious risks if proper precautions aren't taken.

In fact, kitchen mishaps are the primary cause of home fires and injuries.

So, exercise due caution whether you are using a gas or electric stove. Avoid cooking altogether if you are drowsy, feeling unwell or under the influence of alcohol. (Beyond fires, other potential dangers in the kitchen include hard surfaces and sharp knives.)

If approached the right way, food preparation is a seamless experience that connects farm to table. But things can and sometimes do go wrong, especially if you're not careful.

ALWAYS REMAIN ATTENTIVE

Complacency in the kitchen can lead to big problems — in particular if items are left unattended on the stovetop while cooking, boiling or frying. If a fire starts, it may be out of control before you return. Simply turn off the stove should you need to step away for any reason.



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Keep flammable everyday items like food packaging, wooden utensils, oven mitts and towels away from the stove.

Monitor cords and the electric outlets that power your kitchen appliances and countertop kitchen aids like blenders, coffee pots and air fryers. These are common ignition points.

DANGERS OF GREASE FIRES

In the event of a grease fire, act swiftly — but carefully. Many are unaware of the process for extinguishing a grease fire. Never douse them with water. Doing this may exacerbate the situation, creating an uncontrollable blaze. Instead, the most effective approach is to smother the

flames.

If you have a grease fire, turn off the power to the stove or oven. Use a baking sheet or lid to cover the flames and cut off the flow of air. Keep everything covered until the pot or pan cools. If a fire becomes uncontrollable, evacuate the area, closing the door behind you to contain the fire. Then call 911 for assistance.

SAFETY FIRST

It's easy to take meal preparation for granted. After all, most of us have done it hundreds of times.

But be aware of potential risks and take necessary precautions, ensuring that cooking remains an exciting and enjoyable activity — rather than a potentially life-threatening situation.

Recovering After a Fire

It's the worst-case scenario: A fire has erupted in your residence, and you're now faced with the aftermath. Uncertain about what steps to take?

Here are some guidelines for recovering from a home fire.

WHAT TO DO IMMEDIATELY

If you discover a blaze in your home, dial 911 to report the fire and attempt to extinguish it if possible. Then contact friends and family, regardless of the time, and inform them that you are safe. If anyone in your family or your pets have sustained burns, seek immediate medical or veterinary attention. Burns are susceptible to infection and require professional care.

You will likely have a strong urge to return to your home and search for items that may have survived the fire, but refrain from doing so until authorities give the all-clear. Structural fires often have lingering hot spots. Areas may smolder for days after the visible flames have been extinguished.

NEXT STEPS

Contact your insurance agent at your earliest convenience. Provide a brief overview of the incident and the extent of the



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damage you have sustained. If possible, compile a list of lost items and provide associated photos and receipts. Keep new receipts for extra expenses incurred due to the fire, including accommodation, cleaning supplies and repairs.

Retain duplicates of all documentation submitted to your claims adjuster or insurance company. Be patient if you need

to replace essential documents lost in a fire, like a driver's license, insurance policies, government-issued identification, passports, military discharge papers, and birth, marriage and death certificates. These things always take time.

YOUR EMOTIONAL WELL-BEING

Fires obviously present a

risk to our physical well-being, homes and possessions, but they can also take a toll on our mental health. After a fire, take things one step at a time. If your home is currently uninhabitable, try to maintain family routines as much as possible. Ensure that everyone is eating right and getting adequate rest. Failing to do so will only create more

emotional wear and tear.

Don't hesitate to ask for help if it's needed and be prepared to accept assistance from others — including strangers. Fires create devastating loss. Recovery will take time, no matter the size of the blaze. So, lean on family and related support systems as you navigate this challenging period.