

# HOW TO PREVENT HOME FIRES



**GET ROOM-BY-ROOM  
FIRE SAFETY TIPS!**

**AMERICAN FAMILY  
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## FIRE PREVENTION STARTS WITH EDUCATION

Your home is the culmination of your hard work, and you want to give it as much protection as possible. From maintenance to home insurance, you work diligently to make your household safe and secure for your family. But are you taking all the right precautions when it comes to fire safety around the house?

Home fire prevention begins with fire safety education and some basic home fire safety measures. Remembering to blow out candles when you leave a room and brushing up on smoke detector basics are great places to start, but what about some of the less commonly known risks for homeowners? Things like dirty rags from DIY projects, overloaded extension cords or hidden creosote build-up in your chimney.

According to the National Fire Protection Association (NFPA), a home fire occurs every 93 seconds in the U.S.<sup>1</sup> In 2019, local fire departments responded to 1.3 million fires, totaling nearly \$15 billion in property damage. In fact, as Americans spend more time at home this year, insurance agents across the country are seeing a dramatic spike in fire-related claims.

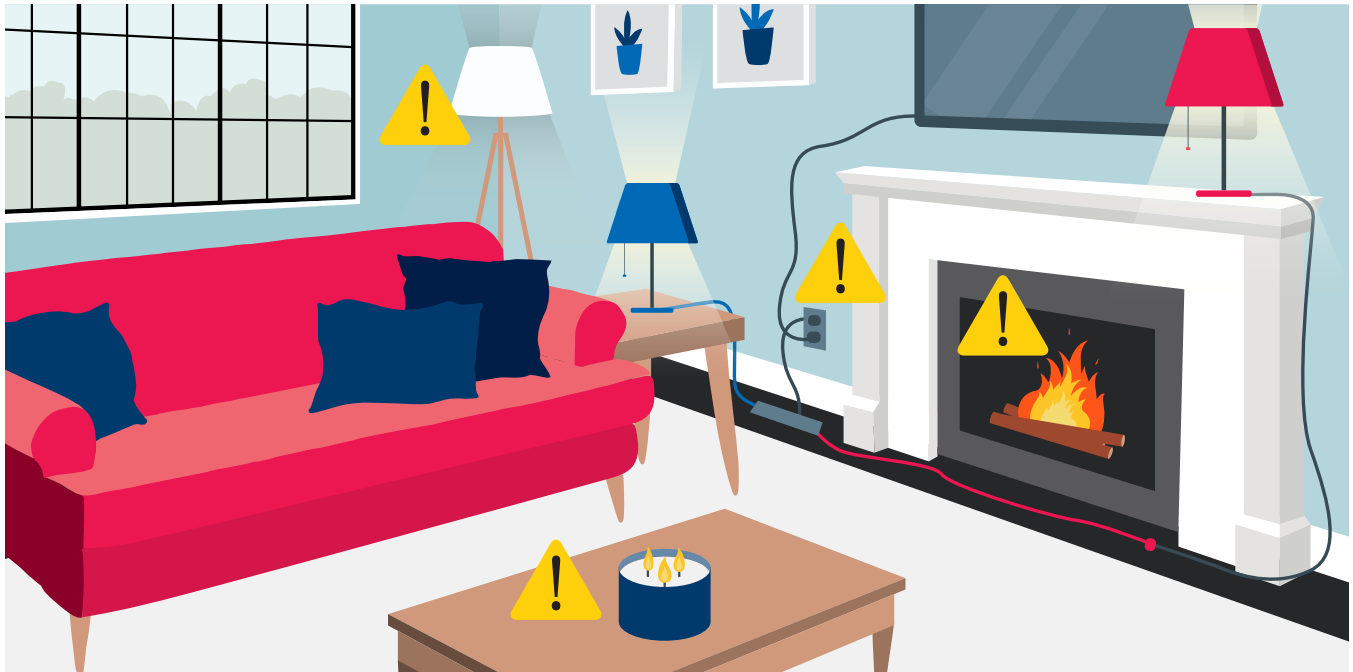
So whether you're heating the home, cooking or simply powering electronic devices, this guide is for you. Below, we'll cover fire precautions at home for each room and list some common fire hazards as seen by national statistics and American Family's own claims department.



# ROOM-BY-ROOM FIRE SAFETY TIPS

It's not uncommon for a household to have an evacuation plan in place should the unthinkable happen, but home and fire safety is more than knowing what to do in case a fire happens — it's about preventing one from ever happening. Fire precautions at home should always involve the whole family discussing ways to better handle or store flammable objects, control heating sources and use electronic devices.

Because it's so important to know the risk factors for home fires, we've collected some room-by-room home safety fire prevention tips for you and your family to discuss. Let these tips be the start of the conversation for your household.



## FIRE HAZARDS IN THE LIVING ROOM

Typically, the living room is where families spend their leisurely time. Whether getting together to engage with a variety of electronics, play games by the fireplace or simply gathering to relax and unwind with a scented candle, the living room is a unique space that can foster many fire risks if not managed properly.

And perhaps nothing is as iconic to the traditional living room experience as the humble fireplace with its orange-yellow glow heating homes and families during cold weather season. Though, as charming as the fireplace may be, it can also be a real fire hazard.

When proper precautions aren't met with fireplace safety and chimney fire prevention, terrible results can occur. Pair the open flame heat source with a drying decorative holiday tree and you have some very serious fire potential.

Along with the fireplace, of course, comes the rest of the heating structure we may not think about very often — the chimney. Chimneys build up a byproduct of wood-fueled fires called creosote that, under the right conditions, can cause a combustion in the air shaft running through the interior of the chimney. These fires can be rather dramatic as well, described by fire safety experts as “explosive.”



**Always take proper precautions before using a fireplace.** Is the damper open? Are covers in place? Are your carbon monoxide detectors tested and working? Getting familiar with fireplace preparation tips can keep you and your family safe.

- » Keep the damper open to draw out the smoke from the fire
- » Burn properly stored, dry wood to reduce smoke and creosote buildup in the chimney
- » Clean the fireplace after each use and have your chimney cleaned by a professional every year
- » Install and test (monthly) carbon monoxide detectors
- » Keep fire extinguishers on hand

**Have your chimney professionally cleaned.** A point so important it's worth mentioning again — make sure your chimney is cleaned regularly. Because chimney fires are so unstable, the risks could range from costly damage to the chimney itself or worse, a house fire.

**Always remember to blow out your candles and incense when you leave the room.** Candles are near the top of the list of house fire sources because many people will let candles burn unattended. When unmonitored candles are placed near flammable objects like furniture, curtains or carpet, devastating results can occur if the candle falls or its enclosure overheats. Avoid your home being one of the many affected houses annually by extinguishing your candles and incense anytime you leave the room.

**Avoid overloading extension cords and power strips.**

Approximately 3,300 home fires are caused by the misuse of extension cords, according to the Consumer Products Safety Commission<sup>2</sup> — sometimes resulting in catastrophic losses. Additionally, insurance agents are seeing an increase in extension cord-related home fires across the country.

If you're like many other households, you have a variety of electronics you use regularly and may not have outlets in the most convenient places. The best practice would be to avoid using an extension cord, but if you need to use one, use it as specified and avoid overloading it with devices or products drawing wattage the cord isn't rated for. Along with that, make sure your extension cords and power strips are free of damage to the sheathing and never string cords together for regular use. Doing so can cause one or both cords to overheat and pose serious risks to your home.

The same goes for power strips, too. Many consumers may think that power strips are less vulnerable to overload than extension cords, but this isn't the case. Electrical fires at home resulting from an overloaded power strip can and do still occur more commonly than you would expect. Whether you're using an extension cord or a power strip, always make sure you read and understand the load capacity before plugging all of your devices in.

**Monitor signs of electrical problems.** Did the light just flicker? Was that another blown fuse? Did the breaker trip again? If you're noticing regular faults with your electrical components and lighting — things like flickering or dimming lights, blown bulbs — you could be seeing the telltale signs of electrical system failures that need professional attention. You may have a short in your wiring, over-extension of your power capabilities or dangerous arcing of electrical currents caused by pests eating away the wire cover. All of these could lead to dangerous sparking or fire if left unchecked.



## HOW TO PREVENT KITCHEN AND COOKING FIRES

Kitchens may be the heart and soul of the home, but they're also very hazardous if precautions aren't made. Kitchen fire prevention means taking extra precautions and knowing how to react if something doesn't go as planned.

Based on research conducted by the NFPA for Fire Prevention Week<sup>3</sup> — a weeklong event sponsored by the NFPA educating the public on fire safety — cooking is the leading cause of house fires and house fire injuries. And, as you may have guessed, Thanksgiving comes in as the leading day for fires involving cooking equipment.

**Keep your stove clean.** More than just a messy eyesore, a dirty stovetop or oven with grease buildup can be a real danger when the source of heat causes the oil vapor to ignite. Cleaning your stovetop and oven regularly should be step one of home kitchen fire prevention.

**Always monitor cookware while it's active.** The NFPA makes it clear, "Cooking fires are the number one cause of home fires and home injuries. The leading cause of fires in the kitchen is unattended cooking." If you have to step away, have someone else watch things for you. If you're the only person around, just turn the cookware off until you get back.

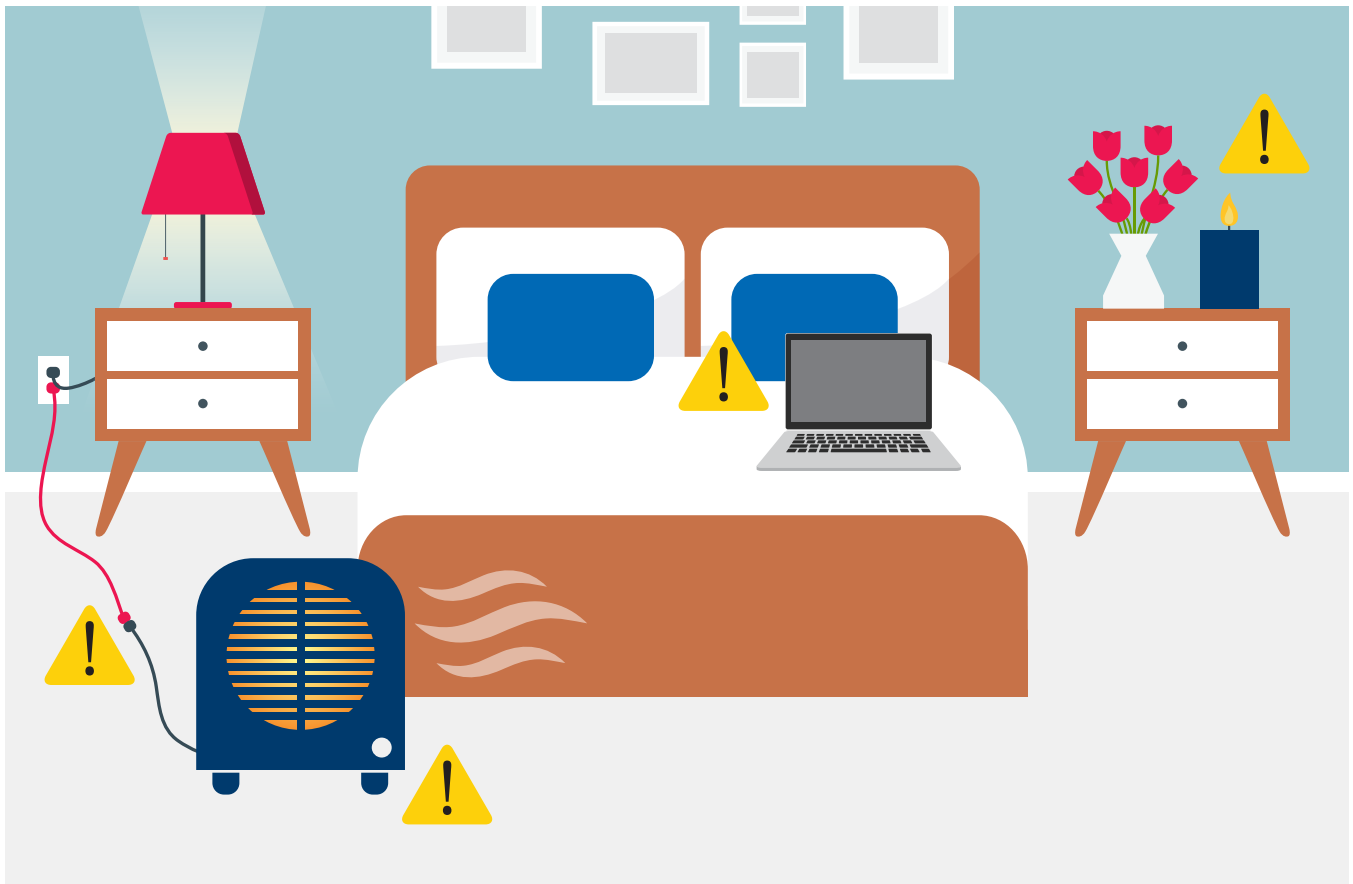
**Keep flammables away from hot surfaces.** Keeping cloth and plastics away from open flames and other hot surfaces is a crucial detail to keep in mind while cooking. Be sure to set these things in a safe space away from heat sources.

**Grill away from the house.** Brushing up on grilling safety tips and keeping your grill at least 10 feet away from your home are just a couple of ways you can cook safely on the grill.

**Know the dangers of grease fires.** As the NFPA states, "frying dominates the cooking fire problem." Whether you're frying fish on the stove or a Thanksgiving turkey outside, safety should always be top of mind. The most important thing to remember about a grease fire is that you should never try to extinguish it with water. It's also not recommended to use flour, baking powder or other cooking powders that resemble baking soda or salt as they can make the fire worse.

Instead, you should turn off the source of heat and extinguish the fire by covering the flames until the situation has cooled. Don't attempt to move the pan or fryer to a safer location as you risk serious injury to yourself.

Additionally, keeping a Class B dry chemical fire extinguisher on hand is always a good idea in the kitchen.



## BEDROOM FIRE SAFETY

Bedroom fires generally occur when comforts and heating sources come in close contact. Items like electric blankets, space heaters, candles and overloaded outlets can be serious bedroom fire hazards.

**Extinguish candles before leaving the room or going to bed.** Based on data from the NFPA, almost 8,000 fires are started by candles per year, with 40% of the most serious cases starting in the bedroom. Sixty percent of those fires occurred when flammable materials like furniture, mattresses and bedding were too close to the candle.

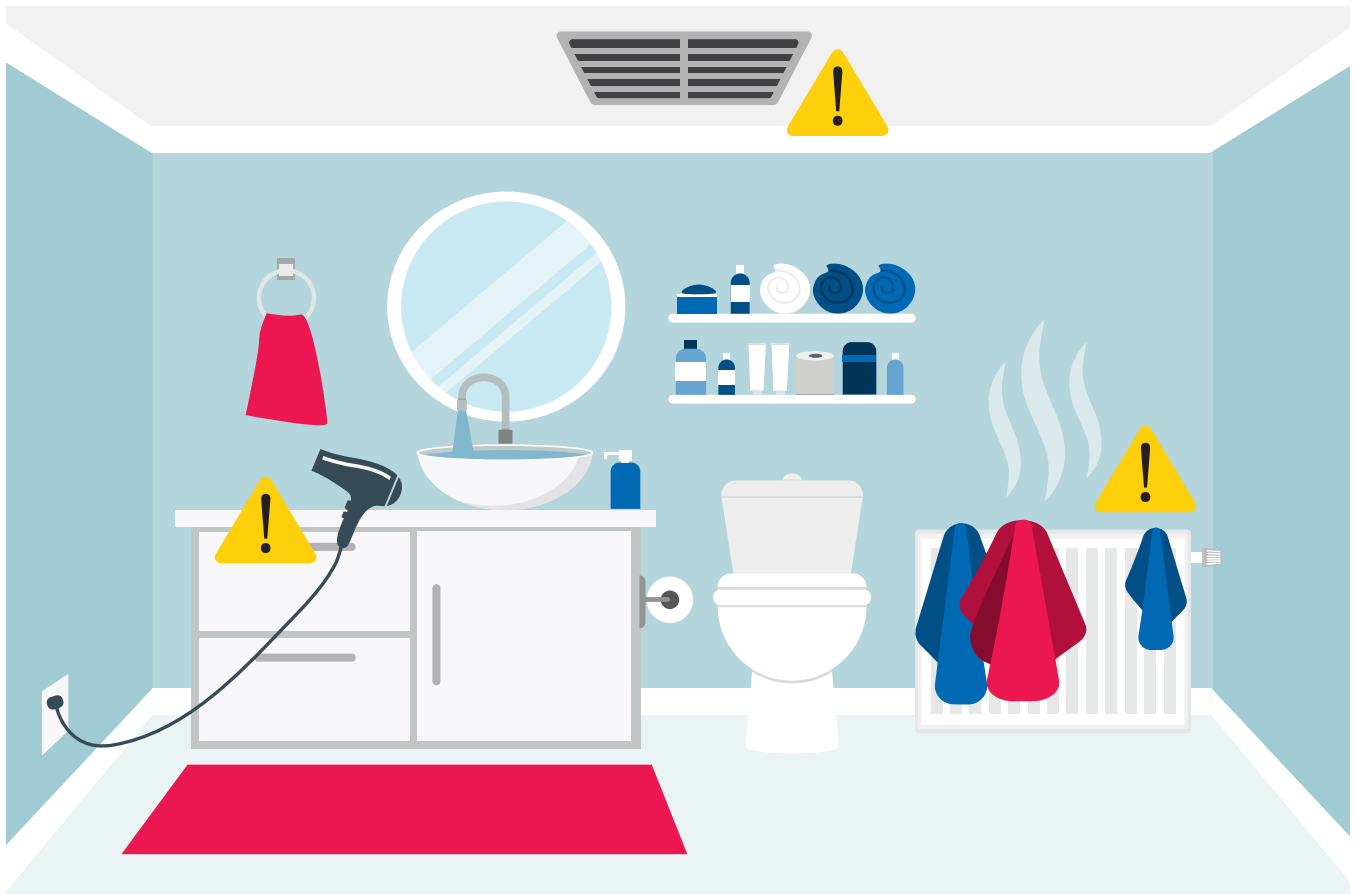
**Keep space heaters away from bedding, curtains or other flammable cloth.** As previously noted, you should always keep bedding, furniture or decorative items away from heat sources. The dangers of leaving fire hazards unattended are too great.

### **Avoid using space heaters with extension cords.**

Unless the cord is properly rated, avoid connecting a space heater to an extension cord. Most extension cords can't handle the high currents space heaters draw.

### **Avoid putting electronics that run hot on the bed.**

Items like laptops, which use exhaust fans to keep core components cool, can prove to be fire hazards when placed on or around plush surfaces like comforters or bed sheets. Other items that use rechargeable batteries, like phones and tablets, can also pose the same risk when the internal components heat up on a cloth surface.



## BATHROOM FIRE PREVENTION

Bathroom fires can occur when things like bathroom exhaust fans overheat, or when creature comforts like candles and electronic equipment pose risks that aren't managed properly.

### **Clean and monitor bathroom exhaust fans regularly.**

Can bathroom exhaust fans cause fires? Definitely! Bathroom fan fires can occur in a couple of ways — when bathroom fans or motors overheat due to lint clogs, and by faulty installation or wiring. Bathroom exhaust fan fires, though more rare than some other hazards listed in this article, can still occur and cause serious damage. Be sure you're cleaning out your bathroom fan regularly to avoid bathroom fires in your home.

**Keep the radiator free of objects.** Drying clothes or towels on the radiator should be a no-no for your household as the NFPA recommends keeping anything that can burn at least three feet from heating equipment.

### **Avoid using electrical appliances around a water source.**

If your home or bathroom isn't equipped with ground-fault circuit interrupters (GFCIs) — mechanisms that shut off an electrical circuit when the monitor notices a difference in current — avoid using items like hair dryers, heaters and other electrical products around sinks or baths.

While the risk of fire from an overloaded circuit may be present, the more common danger is electrocution. As a general rule, avoid using objects connected to an electric outlet near water sources.



## GARAGE FIRE SAFETY

The garage is a unique room in that it combines many different hazards in one setting. If caution isn't used, this room can easily become a major fire danger. For instance, the garage is typically the center of your home's electrical distribution and, between 2014 and 2018, electrical fires accounted for about ten percent of reported home fires, according to the NFPA.

The garage is also where families keep the flammables — oil, propane, gasoline for the lawnmower, paints, etc. These combustible materials could easily exacerbate a dangerous situation if not properly stored or maintained.

According to the U.S. Fire Administration, "garage fires can spread farther and cause more injuries and dollar loss than fires that start in other areas of your home."

**Store flammable chemicals in a shed away from the home.** Keeping items that combust and burn easily in a small storage shed away from the home is one of the most significant ways to prevent a fire loss in the garage. If this isn't possible, keep the chemicals away from appliances and power distribution sources, properly discard rags and cleaning materials with chemicals on them and avoid leaving spills on the floor of the garage.

### **Properly dispose of oil-and stain-soaked rags.**

Fire safety and good housekeeping often go hand-in-hand and failing to keep a tidy space with proper disposal methods could have dangerous effects, such as spontaneous combustion.

Spontaneous combustion of oily rags occurs when oxidation — a common chemical reaction that occurs when certain substances are exposed to air — slowly heats the rag or cloth to its ignition point.

So, next time you finish staining that piece of wood or soaking up that spill, instead of discarding the rag in a loose pile, place the item in a container with a tight fitting lid — preferably metal, but plastic will work — and fill the container with water. This will prevent the oil-soaked cloth from oxidizing and reduce the risk of a spontaneous combustion event.

**Limit the use of extension cords.** Avoid overloading your wall socket, and your extension cord, with heavy duty electrical products not meant for the outlet or cord rating. Be sure you know the limitations of your outlets and cables before connecting equipment.



**Have a professional look over your electrical distribution.** Electrical malfunction is one of the leading causes of garage fires. If you live in an older home or notice power problems that shouldn't be happening — such as blown fuses or frequently tripped breakers, flickering or dimming lights — have a professional inspect your electrical distribution. The dangers of corroded wiring, or wiring where the sheathing has been deteriorated or stripped away, greatly outweigh the cost of having a professional review your setup.

**Clean your dryer lint.** For many, the garage may double as a laundry space. If this setup is reminiscent of your own, you should have a look at the exhaust line and make sure it's free of flammable lint. Overheating has been known to cause debris to combust and start fires.

**Do I need a fire door between the garage and house?** The USFA advises installing heat alarms rather than smoke detectors in garages, along with a self-closing, self-latching fire-rated door leading to the home.

**Grill and fry away from your garage — not in it.** It might be tempting to grill up those burgers or deep fry that turkey in the warmth and protection of your garage, but it also poses a huge safety and fire risk. If you're going to grill or fry in your driveway, do so at least 10 feet away from any structure. Be sure to follow all safety guidelines whenever operating a grill or deep fryer.<sup>4</sup>



## IF YOUR HOME OR APARTMENT HAS SPRINKLERS

Luxury homes, apartments and many types of rentals tend to use sprinkler systems in their units for loss prevention or due to requirements in local fire code. Be sure you're following some key precautions if you have a sprinkler system in your home.

**Don't hang clothes, bags or other objects on your sprinklers.** While sprinkler systems may appear strong and industrial, they are actually quite sensitive. At the core of the sprinkler system is a glass bulb that's designed to break when it reaches dangerous temperatures. If the

system breaks, for whatever reason, the sprinkler system will go off in the unit. This is a good thing if there really is a fire — but not so great if there's no fire and the sprinkler system drenches your computer, TV or other electronics.

**Don't block sprinklers with things like large pieces of furniture, televisions and boxes.** Obstructing a sprinkler means the sprinkler can't do its job in the event of an emergency and, in some cases, an electrical object near a sprinkler can raise its temperature and set it off. An easy way to ruin some valuable possessions and land in hot water with your landlord!

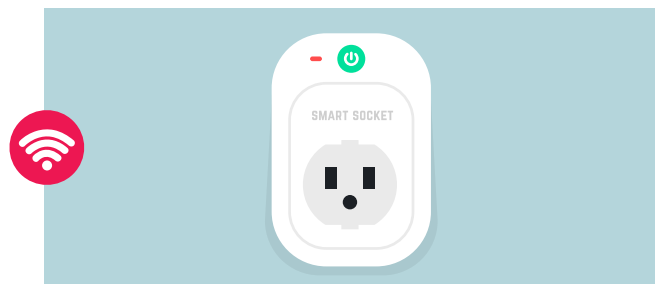
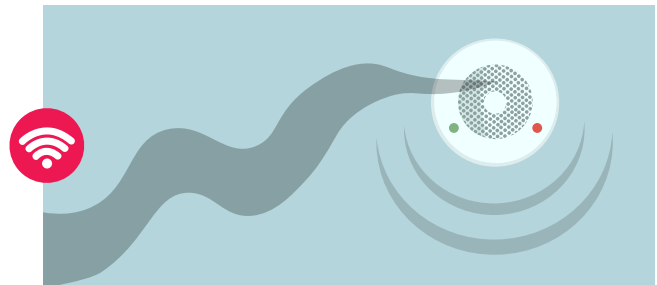
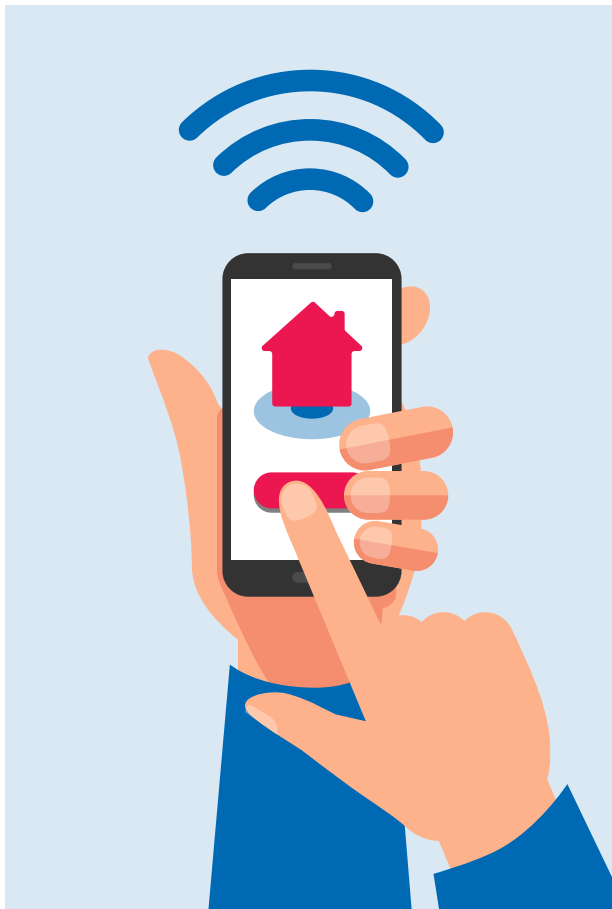
# GET SMART HOME PROTECTION

Making smart choices when it comes to fire prevention and protection may be the highest priority for a homeowner, but it's also a top priority for some smart home tech companies looking to keep you and your home safe at all times. By adopting smart home technology to your traditional fire protection gadgets you can keep tabs on your home wherever you are, and earn some great insurance discounts to boot.

**Smart smoke and heat detectors.** Advanced heat, smoke and carbon monoxide alarms that notify you — and emergency dispatch — of dangers in the home are some simple, modern and effective ways to mitigate or avoid home fire loss. They connect to phones to alert you of any abnormalities and, in some cases, can integrate with home air flow systems to shut down operation if smoke or carbon monoxide is detected.

**Smart stovetop burners.** Blending smart tech with analog systems are the smart burners developed for the purpose of preventing cooking fires. These burners replace conventional electric coil elements with burners that limit the temperature from reaching levels that can ignite most cooking oils.

**Smart outlets.** Think you forgot to turn the coffee pot off before you left? With smart outlets, that's ok! Using an app on your phone, you'll have control of the outlet — and therefore, the coffee pot — at your fingertips.





## Rest Assured with Complete Peace of Mind Coverage

Make sure your home — and all of the things you work so hard for — are protected against the unexpected with a custom homeowners policy from American Family Insurance.

Already have a policy with American Family? Now's the perfect time to review and update it! Connect with your agent today to:

- ✓ Maximize your savings by signing up for all the discounts you qualify for — and be sure to ask how much you can save by bundling your homeowners, auto and other insurance policies!
- ✓ Customize your personal property limits to fully protect valuable jewelry, family heirlooms, computer equipment and more.
- ✓ Explore optional coverages to add extra protection against the unexpected.

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