



The 14 Deadliest Things in your Home (pt. 2)

Home is where we feel safe from the dangers that lie waiting in the larger world. But the most ordinary things can turn deadly if they're misused or neglected.

8. **Candles:** Fires that start from candles kill an average of 120 people a year the NFPA says. About 10,600 fires caused by candles are reported each year. Blow out all candles before you go to bed or leave a room and keep them at least a foot away from anything that can burn. Always use flashlights instead of candles if the power goes out.
9. **Wiring, light bulbs and extension cords:** Electrical fires kill 280 Americans per year and cause \$1 billion in property damage per year. Causes include poorly installed wiring, overload circuits or misuse of extension cords. Replace all worn or damaged cords (don't try to repair them) and use extension cords only temporarily. Use the correct light bulb with the recommended wattage for the lamp or fixture and hire a qualified electrician to perform any electrical work.
10. **Pools & Spas:** About 300 children under age 5 drown every year and most happen at home according to the U.S. Consumer Products Safety Commission. Let your insurance agent know if you have a pool or hot tub and check whether you need additional liability insurance. Install a fence around the pool with self-latching gates out of the reach of children.
11. **Guns:** Accidental shootings killed 851 people in 2011 and many of those occurred at home and involved children. If you own a firearm, keep it locked up, unloaded and away from kids. Store and lock up ammunition away from the gun. Never leave a gun unattended while cleaning it.
12. **Household Cleaners:** Cleaning products are among the most common poisons, sending more than 300 kids to emergency rooms every day. 2 children die every day because of poisoning according to the Centers for Disease Control and Prevention. Young, curious children will taste everything they can reach. Lock up products that children shouldn't consume.
13. **Medicine:** Poisoning is the leading cause of accidental deaths at home and unintentional drug overdoses account for a big share of them. Children are poisoned when they take pills, vitamins or liquid drugs left unattended. Drugs account for 40% of incidents involving children under the age of 6 that are reported to poison centers. Middle aged people, though are more likely to die of drug overdoses than children or older adults. Accidental drug overdoses kill more people ages 35-54 than car crashes.
14. **Slippery Steps:** Falls are the leading cause of home injury deaths, behind poisoning. Common locations for falls are stairs, doorways, ramps, cluttered hallways, uneven surfaces, ladders and areas prone to wetness or spills. Your home insurance liability coverage provides protection if a visitor slips and falls at your home and requires medical attention. Repair damaged walks and steps, remove tripping hazards, such as cords and clutter from stairs and walkways; use non slip mats to keep throw rugs from slipping. Keep your walks clear of snow and ice during the winter.

Source: Barbara Marquand, Insure.com

For additional information, or to schedule an inspection, please call Jeff @ (608) 434-0790.

Please visit us online at www.wiscons.net