



The 14 Deadliest Things in your Home

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 not misused or neglected.

1. Cigarettes: Fires that start from cigarettes, cigars and pipes, kill more Americans every year than any other type of fire the NFPA says. Don't smoke in bed and don't leave cigarettes unattended.
2. Space Heaters: Home heating equipment including fireplaces, chimneys, central heating units and space heaters are the second leading cause of home fire deaths according to the NFP A. Space heaters account for 4-5 deaths from these types of equipment. Plug space heaters directly into outlets, never into extension cords or power strips. Keep any burnables at least 3 feet away from the heaters.
3. Stoves: Fires that start from cooking are the 3rd leading cause of fire deaths. Stoves are involved in most cooking fires and unattended cooking is the leading cause of kitchen fires. Don't leave the kitchen if your frying, broiling, or grilling and don't leave the house if your simmering, boiling or baking.
4. Clothes Dryer: Dryer fires kill approx. 5 people every year according to the US Fire Administration. Failure to clean is the leading cause for dryer fires. Clean the lint filter before and after each load, clean out vent pipe every 3 months or more and clean back of dryer where lint collects.
5. Furnace: Any fuel burning appliance, such as a furnace or fireplace, can produce carbon monoxide. Other than portable generators, heating systems are associated with most carbon monoxide deaths according to the US Consumer Products Safety Commission. Install carbon monoxide and smoke alarms and replace batteries every 6 months. Schedule an annual inspection for any fuel burning heating system, including furnaces, fireplaces, boilers, wood stoves and water heaters.
6. Portable Generators: Carbon monoxide poisoning from portable generators has been rising since the equipment has become more available to consumers. Most of these deaths occurred because the generators were used inside the living space or in a basement or garage. Use a generator only outside and far away from windows, doors or vents. Never use one inside, even if the windows and doors are open.
7. Big TV's: According to a report by Safe Kids Worldwide and Sanus, a maker of AIV furnishings, that every 3 weeks a child dies from a TV tipping over and almost 13,00 children are injured every year. The accidents occur when the kids are playing or trying to climb up to reach items on or near the TV. Use only stands that are appropriate for the size and weight of the TV and install a stabilizing device to prevent tip overs. Other types of furniture and appliance can also tip over causing injuries or death.

Source: Barbara Marquand, Insure.com

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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. Blowout all candles before you got to bed or leave a room and keep them at least a foot away from anything that can bum. 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 temporality. Use the correct light bulb with the recommend 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.

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

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