

THE FACTS ABOUT RESIDENTIAL FIRES

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and fire injuries is cooking*

The human costs and economic price tag for residential fires is even higher than you might imagine. Each year, around 80% of all U.S. fire deaths occur in the home. In 2003, there were a reported 402,000 residential fires that took 3,145 lives and caused more than 14,000 injuries. Economically, property loss estimates for residential fires exceeded \$6 billion. At highest risk were children under 4 and adults 65 and older.

In a typical year, the leading cause of residential fire deaths involves smoking incidents, while the overall leading cause of residential fires and fire injuries is cooking. Mechanical and equipment failures can contribute to cooking

fires, but carelessness remains a key ingredient in many fires, fire injuries and fire deaths. Notably, alcohol is a contributor in 40% of residential fire deaths.

Reckless behavior does not cause all residential fires. But the fact is, carelessness is involved in far too many fire related deaths and injuries. As your insurer, we encourage your vigilance to help reduce property loss and insurance costs. As your friend and neighbor, we understand and appreciate that the human costs of residential fires humble any economic measure. We invite you to join us in redoubling our mutual commitment to caution and forethought in reducing needless losses from fire.



GREASE FIRES: A DIFFERENT SOLUTION

Grease fires require a different kind of fire fighting strategy. A grease fire is burning liquid at an extremely high temperature. Perhaps the worst, most dangerous solution is pouring water on the flame. Water is heavier than oil, it sinks to the bottom of the pan, where it vaporizes almost instantly.

The result? A potentially huge fire ball that can extend out into the room, burning occupants, spraying grease, and creating an instant inferno. If you view a video demonstration on the web or elsewhere, you won't forget it. A picture is worth a thousand words. In this case it could be worth a life.

What to do? Different sources provide somewhat different solutions, but there is common agreement on a couple of points.

- *Evacuate the kitchen and call 911.*
- *Turn off the heat source (i.e. the burner) if possible.*
- *Only if it can be done safely, cover the fire. Keep a pan lid handy when cooking with oil or grease and slide it over the pan to cut off the oxygen. If a pan lid isn't available, soak a towel and ring out the excess water, placing the towel over the pan.*
- *Once covered, slide the pan off the heat source if possible. Don't attempt if there is a chance the pan could tip.*

*In the case of a grease fire, make sure your solution fits
the different demands of the type of fire.*

SOME FACTS ABOUT SMOKE DETECTORS

Since home smoke detectors were introduced, there has been a 50% decline in fire deaths.

Only 10% of households in the U.S. do not have smoke detectors. However, 42% of all fire deaths in residential structures occurred with no smoke detector present.

In residences where fire deaths occurred and a smoke detector was present, the smoke detector was not operating in 63% of the episodes.

The conclusion: Smoke alarms really can save lives. U.S. Fire Administration (USFA) recommends placing smoke detectors on every level of the home, including the basement. The USFA also suggests installing alarms both inside and outside sleeping areas.

Smoke detectors offer an important first warning against the dangers of fire, particularly at night. They're also inexpensive. Many cost less than \$10 at hardware stores or building centers. Installation is typically on the ceiling or on a wall 6" to 8" from the ceiling. Installation instructions should be included in the owner manual. Most can be installed easily, but ask for help if you aren't certain. Keep the detectors free from dirt and dust, and replace batteries at least annually. Test smoke detectors regularly to make sure they are working.

For the protection of your life, your family's lives, and your property, we strongly recommend installation and maintenance of smoke alarms.



HOW DO YOU DESCRIBE A FIRE?

Here's how the U.S. Fire Administration describes the reality of fire.

FAST A small flame can mushroom out of control in 30 seconds. In minutes, black smoke can fill the home and flames can engulf the structure.

HOT Room temperatures at floor level are often 100 degrees. At eye level, temperatures can be as hot as 600 degrees...hot enough to scorch lungs and melt many fabrics onto the skin.

DARK While a flame may be bright, black smoke of a fire quickly makes the room pitch black. People inside a burning building quickly become confused and disoriented.

DEADLY Fire quickly consumes oxygen in the room and replaces it with smoke and poisonous gases. This toxic mixture takes more lives than actual flames.

The fight to survive a fire is a battle for time. Do not try to save valuables – they can be replaced. Do not try to call for help until after you have escaped. Seconds can make the difference between life and death. Stay low and crawl along the floor beneath the smoke, covering your mouth as much as possible.

If you don't have a family safety plan, develop one. Everyone should know at least two escape routes from the house. Practice feeling your way out of the house with eyes closed. Designate a meeting place outside the house.



Make sure everyone in your household knows the facts of fire.