



## Be Thankful and Smart This Thanksgiving

By John D. Doak, Oklahoma Insurance Commissioner

This week, many Oklahomans will prepare a Thanksgiving feast or travel to partake in one. While it is a wonderful time to celebrate with family and friends, it can also be a dangerous time, both in the home and on the road.

According to the National Fire Protection Association (NFPA), Thanksgiving is the number one day for home cooking fires. In 2011, cooking was involved in more than 156,000 fires that caused 470 deaths, 5,390 injuries and \$1 billion in property damage. Unattended cooking was, by far, the leading contributing factor in the fires. The NFPA also found that frying poses the greatest risk of fire. So before you pop your bird in the oven or deep fryer, consider these safety tips.

- Don't leave the room or area when frying, grilling or boiling.
- Don't leave anything in the oven without frequent monitoring.
- Make sure electric cords aren't dangling or within reach of children and pets.
- Move away anything from the stove that could catch fire, such as paper towels, oven mitts, wooden utensils, food packaging and curtains.
- When cooking, avoid loose clothing and dangling jewelry.
- If you don't have a smoke alarm, get one. If you do, check its batteries and test it every month. Replace all batteries at least one a year.
- If you use a turkey fryer:
  - o Use it outdoors and in an open area away from walls, fences or other structures that could catch on fire.
  - o Make sure it is completely thawed. Frozen or partially frozen turkeys placed into the fryer can cause a spillover and may result in a fire.
  - o Lower the turkey into the pot slowly to prevent oil from splashing.

If you aren't hosting the family feast, odds are you're driving to one. AAA says nearly 575,000 Oklahomans will travel for Thanksgiving. If you're planning to hit the highway, pre-trip preparation is the key to a smooth ride. You'll be thankful you followed these tips.

- Check your tire pressure and treads.
- Check your wipers and fluids.

- Have your radiator and cooling system serviced.
- Assemble an emergency kit with a battery powered radio, flashlight, blanket, jumper cables, fire extinguisher, first aid kit, bottled water, non-perishable foods, maps, tire repair kit and flares.
- Keep your eyes on the road: Distracted driving is a major cause of traffic accidents. Even just two seconds of distraction time doubles the chances of an accident. Use your cell phone when stopped and never text while driving.
- Maintain more distance than usual from the car in front of you. In the event of a sudden stop, it helps you avoid crashing into the car in front of you.
- Watch the weather: Weather conditions are constantly changing, especially during temperature drops in the early mornings and evenings.
- Buckle up: Safety belts reduce the risk of fatal injury by 45 percent.

With all those people on the road, there's bound to be traffic accidents. Make sure you have a copy of your insurance verification form in your glove box or saved on your smartphone. If you have any insurance questions, call our Consumer Assistance Division at 1-800-522-0071.