

Commissioner's Corner: Protect Yourself and Your Home Against Fires

“Each year, thousands of people around the nation die or lose their possessions to fires. As we enter into the heat of summer where fire hazards include everything from Independence Day celebrations to lightning strikes, I encourage you to talk about fire prevention and to take precautions to safeguard both you and your family.”

– **Kim Holland**, Oklahoma Insurance Commissioner



Tips Every Consumer Should Know About Fire Prevention

SMOKE DETECTORS AND FIRE EXTINGUISHERS

- Install smoke detectors on every level of your home and outside of sleeping areas.
- Replace batteries with new ones at least once a year, or sooner if the detector makes a chirping sound.
- If you have a smoke detector directly wired into your electrical system, be sure that the little signal light is blinking periodically. This tells you that the alarm is active.
- Fire extinguishers should be mounted in the kitchen, garage and workshop.
- Learn how to use your fire extinguisher before there is an emergency.
- Remember, use an extinguisher on small fires only. If there is a large fire, get out immediately and call 911 from another location.

EXIT STRATEGIES TO PROTECT YOU AND YOUR FAMILY

- Prepare a floor plan of your home showing at least two ways out of each room.
- Sleep with your bedroom door closed. In the event of fire, it helps to hold back heat and smoke. But if a door feels hot, do not open it; escape through another door or window.
- Agree on a fixed location outside the house where family members should gather for a head count.
- Stay together away from the fire. Call 911 from another location. Make certain that no one goes back inside the burning building.
- Check corridors and stairways to make sure they are free of obstructions and combustibles.

OTHER INDOOR REMINDERS

- Use a fireplace screen to prevent sparks from flying.
- Have your chimney inspected by a professional prior to the start of every heating season and cleaned to remove combustible creosote build-up if necessary.
- Have your furnace inspected by a professional prior to the start of every heating season.
- Don't leave space heaters operating when you're not in the room.
- Don't use extension cords with electrical space heaters.
- Never use a gas range as a substitute for a furnace or space heater.
- Do not use light bulb wattage which is too high for the fixture. Look for the label inside each fixture which tells the maximum wattage.
- Allow air space around the TV to prevent overheating. The same applies to plug-in radios and stereo sets and to powerful lamps.
- If a circuit breaker trips or a fuse blows frequently, immediately cut down on the number of appliances on that line.
- Never pour water on a grease fire; turn off the stove and cover the pan with a lid or close the oven door.
- Don't store items on the stove top as they could catch fire.
- Clean the exhaust hood and duct over the stove regularly.
- Operate your microwave only when there is food in it.
- Keep lighters and matches out of the reach of children.
- Never leave children unattended with fire or space heaters.

OUTDOOR HOME PROTECTION TIPS

- Keep these fire tools handy: a ladder long enough to reach the roof, shovel, rake and water bucket.
- Regularly clean roof surfaces and gutters of needles, leaves and branches to avoid buildup of flammable materials.
- Remove portions of any tree extending within 10 feet of the flue opening of any wood stove or chimney.
- Remove branches from trees close to homes to a height of 15 feet.
- Space landscape vegetation so that fire cannot be carried to the structure or surrounding vegetation.
- Dispose of stove or fireplace ashes and charcoal briquettes only after soaking them in a metal pail of water.
- Store propane tanks far enough away from buildings for valves to be shut off in case of fire. Keep area around tanks clear of all flammable vegetation.
- Store all combustibles such as firewood, picnic tables and boats well away from structures.

ADDITIONAL FIRE PREVENTION RESOURCES

www.fema.gov/hazard/wildfire/
www.smokeybear.com/
www.firewise.org/

CONTACT THE OKLAHOMA INSURANCE DEPARTMENT

If you have questions about insurance, contact the Oklahoma Insurance Department at www.oid.state.ok.us or through the toll-free Consumer Help Line 1-800-522-0071.

###