



Helpful tips for reducing your risk

Electrical systems, fireplaces, wood stoves, candles and cooking grills account for a significant number of home fires that could have been prevented. Adhering to some basic safety rules can reduce the possibility of a fire at your home.

Electrical systems

Home electrical problems cause almost 29,000 fires every year and result in \$1.1 billion in property damage. Over half of these fires—53 percent—are related to problems with electrical wiring.¹ To prevent this from happening, have a qualified licensed electrician inspect your electrical system if your home has any of the following characteristics:

- Recent improvements or added appliances or electronics that could strain your existing system
- Over 40 years old and has not been checked by an electrician
- Ungrounded, two-prong outlets
- Aluminum wiring (instead of copper)
- Dimming or flickering lights on a regular basis

Fireplaces and solid fuel stoves

Safe removal of ashes

Fires caused by improperly disposed ashes destroy an average of 10,000 homes per year.¹ Embers insulated by ashes can smolder for up to three days. Ensure that ashes have cooled fully before they are removed from your fireplace or solid fuel heating unit. Place them in a metal container with a tight lid and store the container at a safe distance—at least 10 feet—from your home. As an extra precaution, douse ashes with water to accelerate cooling. Never place ashes in plastic containers, paper or plastic bags, or cardboard boxes.

Maintenance

Chimney fires occur when heat comes into contact with combustible materials in the structure of your home. Deterioration of the chimney allows hot gases from the fire to ignite structural members in the home. Creosote—a sticky, oily, combustible substance created when wood does not burn completely—rises into the chimney as a liquid and leaves deposits on the chimney walls. It is of particular concern because if it builds up and ignites to produce fire that can damage the flue exposing structural members. More than 20% of home fires are attributed to ignition in chimneys each year.¹ The National Fire Protection Association and U.S. Fire Administration recommend having your chimneys inspected and cleaned annually by a qualified professional.

General safety

Keep anything that can burn at least three feet away from a working fireplace, wood stove or any other heating equipment. Also make sure the fireplace has a sturdy screen to stop sparks from flying into the room. In addition, never leave a fireplace fire unattended, particularly when children are present.

PROTECT YOUR HOME FROM FIRE

Outdoor cooking grills

Your grill should be placed well away from your home and deck railings. Be sure that it is located clear of eaves and overhanging tree branches. Keep it clean by removing grease or fat buildup from all parts. Never leave your grill unattended, and turn off the gas supply after each use.

Candles, incense and decorative lighting

Candles and incense bring a warmth and freshness into your home, but it is important to ensure that they are used safely. Although it may seem like common sense, remember to keep them well away from textiles, wood and other combustible materials. Never leave a lit candle or burning incense unattended or within reach of children.

Decorative lights, such as gas or oil lamps, provide subtle lighting that is ageless. Like all open flames, they must be kept away from combustible materials. If used outdoors they should have a wind-tight shade. If they produce excessive soot or an inconsistent flame, have them serviced by a gas appliance contractor.

For more information about safeguarding your family and valuables, please contact your independent insurance advisor or visit www.aig.com/pcg.



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¹ National Fire Protection Association www.nfpa.org

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