



'TIS THE SEASON FOR SAFETY: AVOIDING COMMON HOLIDAY HAZARDS

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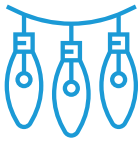
Introduction

For both residential and commercial property owners, the holidays are traditionally a time to decorate, get cozy, and celebrate with the people around us. Yet no matter how you celebrate, there are common holiday hazards that might ruin the festivities.

Keeping people and property safe during this joyful season can be easy with proper preparation and an understanding of how to celebrate and decorate safely. This paper will outline some of the most common winter and holiday hazards. In addition to tips and tricks on how to avoid them, this paper will touch on important things to consider if disaster should strike and insurance involvement becomes necessary to get the holidays back on track.



Top Hazards and How to Avoid Them



LIGHTS IN EXTERIOR AND INTERIOR DECORATIONS

Lights can be hazardous in several ways. Overloading an outlet or extension cord, situating hot or broken bulbs next to flammable materials (such as a Christmas tree), or using lights that are not water- or weather-proof outdoors can all lead to fires.

- Follow manufacturer recommendations for safely utilizing outlets and extension cords, and avoid using items that could damage wires like nails or tacks or tension-causing items to hang the lights.
- Carefully check lights for damage before plugging them in, and again while plugged in, before putting them up to decorate.
- Always ensure the lights are safe to use in the space where you want them. Lights for interior decorations should not be used outside as they may not be made to endure weather conditions.
- Make sure surrounding decorations are flame resistant, and if using lights in a living tree, make sure the tree is kept watered and well cared for to avoid drying out and becoming a fire hazard.

U.S. FIRE DEPARTMENTS RESPONDED TO AN ESTIMATED AVERAGE OF 835 HOME STRUCTURE FIRES PER YEAR THAT BEGAN WITH DECORATIONS LIKE LIGHTS, EXCLUDING CHRISTMAS TREES, IN 2018-2022. THESE FIRES CAUSED AN ANNUAL AVERAGE OF 3 CIVILIAN FIRE DEATHS, 30 CIVILIAN FIRE INJURIES, AND \$14 MILLION IN DIRECT PROPERTY DAMAGE.*

*NATIONAL FIRE PROTECTION AGENCY



ICE

Salting walkways and driveways on any property, and parking lots for commercial or multifamily community properties helps prevent slips and falls due to ice. The average lost-time claim from winter slips and falls costs between \$40,000 and \$45,000*. Mats in indoor common areas on rainy or snowy days are essential to protect people from slippery floors, and protect flooring from salt and water damage. Checking for ice buildup on trees adjacent to a building can also help identify and prevent branches that are at risk of breaking off from the weight and causing damage to roofs, siding, and windows.

*Source: SFM





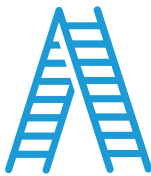
BURST PIPES

Keep an eye on the temperatures in your area, especially overnight. Burst pipes can happen when the temperature drops below freezing and the cold gets into the pipes, causing standing water to expand beyond what the pipes can flex to hold.

Familiarize yourself with the temperature cutoffs for turning any exterior water systems installed at your property off at the source, not just at a valve. Inside a facility or home, make sure faucets are set to drip as needed, and begin checking insulation before the start of winter to be sure pipes are appropriately insulated. Be sure to take these measures to protect your pipes from freezing and bursting if your family plans to go out of town or your business will have a prolonged holiday closure. All these precautions help avoid costly water damage to your property.

WATER DAMAGE IS 40% MORE LIKELY TO OCCUR DURING COLD MONTHS THAN ANY OTHER TIME OF YEAR DUE TO NEGLIGENCE LIKE FORGETTING TO TURN OFF THE WATER BEFORE LEAVING A HOME ON VACATION.*

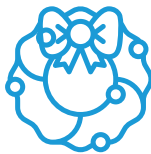
*CHUBB PERSONAL RISK SERVICES



LADDERS

Improper use of ladders can lead to serious injuries and/or damage to property. Ladders all come with weight limits and proper use instructions printed on the ladders themselves. In outdoor settings, make sure the area where the ladder is set up is free of ice and properly salted if wet or potentially icy. Anywhere a ladder is in use, it is ideal (or even required by the instructions for proper use) to have a second person at the bottom to anchor it and spot the person climbing the ladder or for the ladder to be otherwise fastened in place.

According to the National Safety Council, a straight or extension ladder should be 1 foot away from the surface on which it rests for every 4 feet of height and extend at least 3 feet over the top edge. Ensuring a ladder is securely placed and properly used can prevent injury and property damage from the ladder falling.

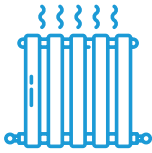


HEAVY DECORATIONS

Hanging heavy decorations that are not appropriately anchored is hazardous. For wall-mounted decorations, it is best to find a stud in the wall to anchor in the decoration's mount. This prevents damage to the plaster or drywall from the weight of the decoration pulling itself down or even falling on a person. Use plastic supportive devices, called molly anchors, to ensure decorations that do go into drywall or hollow doors are properly secured and will not tear free or cause damage.

IN THE 2022 HOLIDAY SEASON, ABOUT 14,800 PEOPLE WERE TREATED IN EMERGENCY ROOMS DUE TO HOLIDAY DECORATING-RELATED INJURIES.

*U.S. CONSUMER PRODUCT SAFETY COMMISSION



SPACE HEATER

Space heaters are a strong contender for “appliance most likely to cause a fire” in an office or residential setting. Potential causes of space heater fires include leaving the heater too close to flammable cloth, decorations, or furniture; knocking the heater over onto flammable materials; and plugging the heater improperly into an outlet.

Carefully review and follow all manufacturer instructions on placement and use of space heaters to ensure they do not cause a fire. Space heaters should never be left on overnight or when a room will be vacant for long periods of time. Even space heaters with automatic settings to turn off when above a certain temperature or knocked over can still cause fires when improperly used.

MAKE SURE ALL DECORATIONS ARE PLACED AT LEAST THREE FEET AWAY FROM HEAT SOURCES LIKE FIREPLACES OR SPACE HEATERS. IF A SPACE HEATER TIPS OVER ONTO COMBUSTIBLE MATERIALS, IT CAN TAKE ONLY SECONDS TO START A FIRE.*

*SOURCE: ELECTRICAL SAFETY FOUNDATION INTERNATIONAL



GAS LEAKS AND CARBON MONOXIDE POISONING

Cold weather means heating systems are on, and so are gas ovens and ranges. Windows are kept shut to keep out the cold. All of this can make for a very cozy home or office, but it can also mean that occupants of a building or home can be impacted by gas leaks from the natural gas used to heat many homes and fuel gas stoves.

Faulty heating systems can also lead to the buildup of carbon monoxide in the air, which can be particularly deadly in a home setting, especially overnight. The most common symptoms of carbon monoxide poisoning are headache, dizziness, weakness, upset stomach, vomiting, chest pain, and confusion.

Make sure carbon monoxide detectors are operating correctly and installed near bedrooms and kitchens. Train staff and educate family members on what it means and how to respond when a carbon monoxide detector goes off, if they experience symptoms, or if they smell gas inside or near a building. Have the phone number for the gas or utility company readily available to call to address concerns about a gas leak.





COOKING FIRES

While the holidays are the perfect time for entertaining, they are also a prime time for cooking fires. One of the most dramatic culprits of holiday cooking fires is the deep fryer, particularly when used to fry turkey, known to cause many kitchen and deck fires due to operator error. Avoid overfilling turkey fryers or any frying devices with oil, and follow frying instructions carefully to avoid overflows of boiling oil. Always keep an eye on a hot fryer or other cooking device that is turned on or over a heat source, especially an open flame, if it contains hot oil or grease.

When it comes to putting out a grease or oil fire, it can be easy to panic and attempt to douse the flames with fire's common enemy: water. However, water is one of the worst things to add to an oil or grease fire, as it will make an oil fire spread. It is best to douse these flames with a lid, a fire blanket, or a fire extinguisher. A grease or oil fire needs to be suffocated, not drowned. For small grease fires, if necessary, it is safe to use salt or baking soda. Do not use baking powder, sugar, or flour— these will just fuel the flames.

Relatedly, it is important to be careful when baking around the holidays not to expose flour dust or a container of flour to an open flame. This innocuous baking staple can dramatically catch fire or cause a small explosion if left close to a source of heat, like a stovetop burner, or knocked into a decorative candle.



What to Do When—and Before—Disaster Strikes



INSURANCE

Holidays can often be considered “celebrate at your own risk” as far as insurance companies are concerned. Misuse of appliances, ladders, decorations like lights, or other common home and office equipment like space heaters can sometimes void an insurance company’s obligation to cover the damage when disaster strikes. It is important to be diligent during the holidays to make sure user appliance manuals are being followed, best practices for maintenance on utilities like water pipes are put into place, and any equipment like ladders or lights is being used properly to make sure accidents are truly accidental, and not stemming from avoidable user error. One of the best ways to make sure your holidays go smoothly, even if disaster strikes, is to be familiar with your insurance policy before the festivities start. That way, you can be prepared to properly document any damage for insurance claims and understand what will or will not be covered.

Failure by a company to adhere to common safety precautions, like salting icy walkways or putting down mats to catch snow and ice and prevent slippery floors, can also mean a company or office is liable for injuries sustained on company property. This can result in costly worker’s compensation payouts or other liability insurance payments. Investing in common sense efforts to keep workers safe from winter weather conditions protects people and the company’s bottom line.



FOR BUSINESS OWNERS

Emergency Response Agreements: For businesses and commercial property owners, one of the best ways to ensure that a business can continue to be operational if a holiday hazard creates a holiday disaster is to have an Emergency Response Agreement (ERA) established with a preselected disaster recovery firm. ERAs allow for pre-established pricing for disaster recovery services like restoration for fire or water damage, and preferential scheduling during a busy time of the year. When time is of the essence to keep your business open or your commercial property open for tenants during one of the most lucrative times of the year, an ERA expedites recovery and can make a huge difference for a company’s bottom line when disaster strikes.



Conclusion

There are a variety of potential holiday hazards to contend with, but that does not mean the holidays are doomed to be a disaster. Doing a bit of research into how to celebrate and decorate safely goes a long way in keeping the holidays merry and bright. Following manufacturer instructions for things like turkey fryers, space heaters, ladders, strings of lights, and other tools and appliances that come out of storage for the holidays and the cold weather season is one of the easiest ways to keep your business or family safe.





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