

Prevention Connection



Safety resources to protect your world



Deck the halls and know the risks this holiday season

Whether we're ready for it or not, the holidays have officially arrived. For most, the holiday season is jam packed with friends, family, and festivities, but did you know that between all of the travel, cooking, and decorating, your home could be at risk for potentially serious hazards?

With a little preparation and mindfulness, you can help avoid a holiday disaster. Here are a few tips to keep in mind:

Be smart when decorating. To reduce the risk of fire, be sure to use non-flammable or flame retardant decorations. If you opt for an artificial tree, select a quality tree with only UL-listed lights. If you are using a fresh tree, make sure that water is in the stand at all times.

Use caution with candles. Did you know that Christmas, New Year's Eve, and New Year's Day are the top three days for home candle fires? If you're lighting candles this holiday season, keep them at least 1 foot away from anything that burns and make sure all of your candles (not to mention matches!) are out of reach of children and pets. Don't forget to blow them out if you leave the room or head to bed.

Keep your tree away from the heat. While it may make for a picture-worthy setting, keep your trees far away from the fireplace or any other form of heat source. According to the National Fire Protection Association, U.S. fire departments respond to an estimated annual average of 200 home structure fires that begin with Christmas trees.

Lock-up and keep it closed. It's unfortunate, but the holiday season sees an increase in home break-ins. Always lock your doors, keep the garage closed, lock your windows, and make note of strangers in your neighborhood.

Protect your pipes. Quick drops in temperature, poor insulation, and thermostats set too low are a perfect recipe for frozen pipes in the winter. Insulate pipes in your home's crawl spaces and attic to avoid unanticipated damage, even if you live in a climate where freezing is uncommon.

Shop smart and be aware. If you are shopping in store, keep wallets, passports, smartphones, and other sensitive items securely tucked away in either a purse or your pocket, and only take them out when they are needed. If you're more of an online shopper, only share your credit card and payment information on trusted websites.

Clean and inspect your fireplaces. No matter if it is a wood-burning or gas fireplace, it's still a fire hazard and an important one at that. Fireplaces should be cleaned and inspected regularly to avoid fire danger.

Stand by your pans. The increased use of stovetops and ovens for cooking holiday dishes increases the risk of home fires. Be diligent and keep a close eye on your stovetops and ovens while preparing your next big feast.

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Don't overcrowd electrical outlets. We've probably all witnessed the iconic Christmas lights scene in the movie Christmas Vacation, but did you notice his overloaded electrical outlets? When putting up your holiday lights, try to distribute the electrical load over several circuits to prevent one from being overloaded and sparking a fire. If you're using extension cords, make sure you have heavy-duty, quality cords that are grounded for fire safety. This is also a good time to make sure your circuit breakers are up to code (see Stab-Lok information).

Have you heard of Stab-Lok?

Stab-Lok is a brand of circuit breakers installed in residential and commercial buildings between 1950 and 1985. The purpose of these breakers is to prevent a building from fire in the event of an electrical circuit abnormality. Research has recently found however, that certain Stab-Lok breakers do not trip according to UL requirements, and in some cases, can jam in the "on" position. If your home or commercial property is equipped with a Stab-Lok breaker, please consider taking precautions to replace them with a completely new panelboard and breaker.

If you have questions about your circuit breaker, ask your agent or your SECURA Risk Management consultant.

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Don't forget your pets. Keep in mind that the stress of the holidays doesn't just affect you; it can also wreak havoc on your pets. Pets can be over-excited or become territorial when unfamiliar guests come into your home. Try to keep them as relaxed as possible to avoid any bites or other injury.

Follow these tips for a safe, happy holiday season.

