

Some of the Most Common Causes of House Fires

According to the [NFPA](#), there are between 350,000 and 400,000 house fires in the U.S. every year and this results in almost \$8 billion in annual damages. Those are some scary statistics especially for those of us with families to protect. One of the best things we can do is educate ourselves and our families on what the common causes of fires are and then look for ways to reduce our exposure to the greatest extent possible. The most common losses include;

- **Cooking** – According to the National Fire Protection Association 40 percent of all house fires are caused by cooking related incidents.
- **Heating** – This is a common problem every winter.
- **Electrical**- Overloaded outlets, extension cords, outdated electrical appliances and house wiring.
- **Intentional (Arson) and kids playing with fire** – Another very common cause of fires that we all hear of fairly frequently is kids playing with matches or a lighter and not fully comprehending the risks they are taking.
- **Smoking** – This is also one of the leading causes of death caused by fire.
- **Candles** –For some reason we tend to forget that it is an open flame and that we shouldn't just leave lit candles unattended
- **Fireplace** – this is an obvious source of problems but probably not for the same reasons you are thinking. Common problems with fireplaces range from unattended fires to improper servicing of the fireplace (not cleaning it and letting the chimney get backed up). Another example is just not opening up the damper/flue and causing smoke damage to the home. It's also important to not cook in the fireplace (it's not a camp fire) and to be careful of any kindling or fire starting products.
- **Dryers** – There have been reports of dryer sheets that could lead to fires in the laundry area but it is far more common for improper dryer vents and venting to be the cause of a dryer related fire. It's also incredibly important to stay on top of clearing lint away from the dryer (under it, on top of it, behind it, etc.). Treat this as highly flammable material and just keep your dryer well maintained.
- **Flammables in the House** – there are a lot of products left around the home that are highly flammable (especially if the garage is attached to the home). Be careful of where you place any flammable materials (fuels, oils, etc.). Don't place them next to a possible source of a fire as they can rapidly turn a bad situation into a disaster. The simplest rule is to keep them contained and away from the home to the greatest extent possible.
- **Christmas trees**- if you don't keep your tree well-watered and proceed to wrap it with electrical cords the possibility of a fire is greatly increased. A dried out tree can quickly result in a fire so just check it frequently and leave the lights off if you are going to be away from home for a while or going to bed

Fire Safety Tips

Remember, if a fire occurs, the most important thing is the safety of you and your family. Make sure the entire family creates an escape plan and a safe place to meet once everyone is out of the house. Call 911 for help. Keep fire extinguishers in common areas on every floor of your house. Create alternate escape plans for multilevel houses including which windows have access to a roof or landing and look into obtaining portable retractable escape ladders.

- Make sure your house numbers are visible both day and night.
- Make sure each room, hall way, garage, attic and basement has a working fire detector. Change batteries at least once a year the same time you set your clocks for day light saving time. Replace smoke detectors that are more than ten years old.
- Place carbon monoxide detectors in all hallways, basements and attics, especially if you have gas appliances.
- Make sure furnaces, fireplaces, wood-burning stoves, space heaters, and gas appliances are vented properly and inspected annually to prevent fire and carbon monoxide poisoning.

- **Never leave grease or cooking oil on the stove unattended.**

If a grease fire occurs, never use water to try and put it out. It will only make the situation worse.

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| <ul style="list-style-type: none"> • Try smothering the fire with the lid to the pot or the pan you were cooking in. • Smother the fire with baking soda. (Always keep a tin coffee can filled with baking soda marked “for fire” near you stove in the event of a grease fire) • THE BEST SOLUTION is to use a multi-purpose, dry chemical fire extinguisher. Keep a small Class A, B or C extinguisher in your kitchen in an easily accessible place. Review operation instructions with the entire family. <i>(Just be aware that the residue from the extinguisher will contaminate your kitchen and food and leave a messy residue. You will want to clean this residue up as soon as possible.)</i> |
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- Never, ever, leave a candle burning when you leave a room, leave the house, or when going to sleep. Make sure all children are supervised when there are burning candles.
 - Never, ever leave the kitchen if something is cooking on the stove.
 - Always turn your dryer off when going to bed or leaving the house.
 - Clean dryer vents and under the dryer every 3 months.
 - Only use space heaters that are thermostatically controlled that have an automatic shut off if knocked over.
 - Unplug appliances such as small bathroom and kitchen appliances when not in use.
 - Make sure all extension cords and plugs are in good working condition and no wire is exposed.
 - Make sure each room, hall way, garage, attic and basement has a working fire detector. Change batteries at least once a year the same time you set your clocks for day light saving time. Replace smoke detectors that are more than ten years old.
 - Place carbon monoxide detectors in all hallways, basements and attics, especially if you have gas appliances.
 - Invest in an affordable central fire station alarm system. You will get an insurance premium credit.
 - Keep cleaning solutions, pesticides, and other potentially dangerous, flammable substances in their original, labeled containers, and out of reach of children. Use only approved containers for gasoline or other combustible liquids. Keep all combustible substances away from heat sources.
 - Use correct light bulbs in all lamps and light fixtures.
 - Do not overload receptacles. Check wall plugs for any smoke, soot or carbon marks to indicate possible overheating.
 - Keep all electric space heaters away from anything that will ignite and any pets. Pets are known to accidentally knock over space heaters. *(Do not try and keep pets warm using light bulbs, space heaters or electric blankets. You are putting your pet's life and property at risk.)*
 - Have an electrician inspect any electrical system that is 20 years or older including the breaker box and switches making sure they are working properly.
 - Have all wood and coal burning stoves installed by a professional. Have the local fire department inspect any existing wood burning stoves for safety. Make sure all chimneys are cleaned and inspected by a professional once a year. (See Piedmont Mutual Wood Stove Questionnaire and wood burning stove safety tips for more information)
 - Don't smoke if you are tired or going to bed. Never throw a lit cigarette, cigar or pipe tobacco in a trash can. Try to always extinguish your cigarette, cigar or pipe tobacco with water.

In the event there is a fire, always be prepared. For more information, review and complete the Piedmont Mutual Household Inventory worksheet.