



Security First InsuranceSM

Insuring Florida Homes

Fire Prevention Guide

On average, a fire department responded to a structure fire every 24 seconds in 2010. A home fire can be one of the most devastating disasters. Leading causes of home fires are cooking, smoking materials, heating, and electrical. Take these steps now to protect your home and family.

Kitchen

- Never leave your stove unattended while cooking.
- Keep an all-purpose (one rated for grease and electrical fires) fire extinguisher in your kitchen near your stove.
- Don't store anything flammable near stoves, ovens or other heating appliances.
- Wear tight fitting clothing when you are cooking. Loose clothing is easy to catch fire.
- Don't pour water on a oil/grease fire. Instead, cover the pan with a lid and turn off the stove. Water will only cause the fire to spread faster. If a fire occurs in the oven, close the oven door and turn off the oven.
- Make sure your appliances' wires are not frayed or exposing any copper wire.
- Make sure your appliances are clean and in great condition. Turn them off when you aren't using them.
- Don't operate your microwave without any food inside.
- Clean the exhaust hood and the duct over the stove monthly. Wipe up any spilled grease.

Smoking

- Check that there is nothing still lit in your ashtrays before you empty them.
- Never smoke in bed or, better yet, don't smoke inside your home.
- Don't smoke when you are tired or taking medications that make you drowsy.
- Keep matches and lighters out of reach from small children.

Candles

- Never leave a candle unattended in your home. If a candle is lit, there should *always* be someone in the room.
- Use sturdy candleholders that won't tip or burn.
- Only burn candles on sturdy, uncluttered surfaces.

- Place candles away from windows, doorways or anywhere where drafts can affect the flame.
- Extinguish your candles if you feel tired or if you are leaving your house.
- Be careful not to splatter hot wax when blowing out a candle.
- Don't burn candles for too long. The wax can melt, and the wick can set fire to wherever the candle is placed.



Portable Heaters

- Make sure someone is *always* in the room when a portable heater is used.
- Make sure that your portable heater will automatically shut off if tipped over.
- Keep children away from portable heaters.
- Keep portable heaters at least 3 ½ feet away from anything in the room.
- Correctly install and maintain portable heaters by *carefully* reading the manual.

Fireplace

- If you have a fireplace, use a screen.
- Make sure the fire is *completely* out before you go to sleep or leave the house.
- Dispose of materials used to light or fuel the fire in non-flammable containers.
- Don't store anything flammable near the fireplace.
- Install a chimney spark arrestor cap to prevent roof fires.
- Have your chimney cleaned and inspected every year.

Holiday Safety

- Practice candle safety as described in this guide.
- Water live trees daily.
- Be sure artificial trees are flame-resistant.
- Inspect stringed lights and electrical decorations for deterioration.

Clothes Dryer

- Clean the lint screen after every load.
- Never leave your home with the clothes dryer running.
- Dryers must be vented to the outside and not within a wall or attic.
- Make sure all pockets in clothing are clear of any synthetic material, plastic, or rubber.

Smoke Detectors

- Install smoke detectors on every story of your home and directly outside of bedrooms.
- Keep smoke detectors free from dust.
- Test every detector once a month. A good reminder to replace batteries is when our time changes twice a year.
- If your detector makes a chirping or beeping noise, change the batteries immediately.
- You can purchase inexpensive detectors for the hearing impaired.
- Make sure the light on your smoke detector is blinking. This will let you know that it is working.

Fire Extinguishers

- You should have fire extinguishers firmly mounted in your kitchen, garage, and any workshops where electricity is heavily used.
- Fire extinguishers are for small fires only. If there is a large fire in your home, get out immediately and call 911 from a mobile phone or a neighbor's phone. If you are unable to put out a small fire with an extinguisher, get out.
- Do you know how to operate a fire extinguisher? Make sure you're comfortable with how to use one prior to an emergency. It's very difficult to remain calm and figure it out when a fire is in your home. Teach all family members the proper use of the fire extinguisher.

Threat of Wildfires

- Use fire-resistant material wherever possible.
- Clean up dead leaves, debris, and timber from around your home, on your roof, in gutters and vents, and under decks. Remove grills, lawn furniture and other outdoor material.
- Windows can break or burn at relatively low heat. Cover all windows with operable metal shutters and use fire-resistant curtains. These will help prevent outside fire from coming into your home.
- Avoid building wooden pathways, fences, sheds, and trellises near your home.

- Close outside attic, vents, windows, and doors.
- If you leave your home, close inside doors to prevent drafts and the spread of fire.
- If you have a fireplace, open the damper but close the fireplace screen.
- Shut off gas or any propane/fuel source.
- Fill pools, hot tubs, garbage cans, tubs or any other large containers with water.
- Back your car into the driveway and roll up the windows.
- Disconnect the automatic garage door opener so doors can be opened by hand if the power goes out. Keep all garage doors closed.
- Keep a battery-powered radio close by as wildfires often affect power lines.

The following steps can help lessen damage, reduce injuries and even save lives:

Have a Plan

- Have an escape route planned. Make sure that every family member knows the plan and knows where to meet once you are outside. Establish an easy-to-identify location. Practice the plan periodically.
- Sleep with your bedroom door closed. In the event of a fire, there will be less smoke and heat while you are sleeping. If the door to your bedroom is too hot, you will need to escape through the window or another door if available.
- Be sure everyone in the family is familiar with the technique of dropping to the ground and crawling under the smoke to escape a fire.
- Teach young children not to hide from fire or smoke and to go to the firefighters who are there to help them. Young children should know their street address and last name. Teach them how to dial 911.
- Everyone in the family must understand that they are never to return to a burning building.
- Contact emergency responders from a neighbor's home.

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