

Practical Safety and Loss Prevention

From Central Illinois Mutual Insurance Company

Home Safety Tips

While some losses are not preventable, most losses that are not weather-related can be prevented. Below are some examples of things you can do at home to prevent or reduce losses:

- Install smoke and carbon monoxide detectors on each level of your home, especially near bedrooms. Replace batteries at least annually. Replace detectors in accordance with the manufacturer's recommendations. Most detectors are designed to last 5 to 10 years maximum.
- Install several ABC fire extinguishers at strategic locations in your home and around your farm. Replace or recharge the extinguishers when the gauge drops into the red zone.
- Learn how and when to use a fire extinguisher. Read the instructions that accompany your fire extinguisher. In general: 1) call the fire department, 2) remove the plastic retainer if applicable, 3) pull the pin, 4) aim the extinguisher hose at the base of the fire, not the flames, 5) squeeze the handles to discharge the extinguishing agent, 6) sweep side to side.
Remember PASS: Pull, Aim, Squeeze, Sweep
- Have chimneys of solid fuel burning appliances cleaned regularly, including fireplaces and wood-burning stoves.
- Clean clothes dryer vent piping at least annually. Clothes lint is highly flammable.
- Keep combustible materials such as drapes and furniture away from ignition or heat sources.
- Store flammable liquids only in approved containers and store away from ignition sources.
- Do not store gasoline or gasoline fueled equipment near appliances with pilot lights, with electronic ignition, or that may give off sparks. Gasoline fumes are heavier than air and can migrate across a floor to an ignition source.
- Store portable propane tanks outside the house.
- Maintain your roofing by making sure shingles and flashing are sealed down.
- Replace roofing when shingles become brittle, curl, or show excessive wear. For longer shingle life, do not add layers. Instead, have the old roof torn off. This will facilitate replacement of damaged sheathing, installation of new roofing paper and flashing, and will result in a better looking roof as well as extending the life of your shingles.

Central Illinois Mutual Insurance Company
PO Box 137
Villa Grove, IL 61956
Phone: 800-299-2914
Fax: 217-832-9762
Web Site: www.CIMICO.net



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- Maintain your siding. Secure any loose clapboards, panels, or sections.
- Do not overload electrical circuits.
- Do not use extension cords in place of permanent wiring. If necessary, hire a licensed electrician to properly install new outlets.
- Replace cords that are cut, frayed, or have exposed wires.
- Do not remove ground prongs from plugs.
- Install Ground Fault Circuit Interrupters for outlets within 6 feet of water sources, including the kitchen and bathrooms, plus the garage and basement.
- Maintain sidewalks, steps, porches, and decks to prevent tripping hazards.
- Install railings and guardrails in accordance with local building codes. In absence of stricter codes, install railings and guardrails for any walking surface that is 24 inches or more above a fall zone. Vertical posts (balusters) in railings and guardrails should have no more than 4 inches of spacing between them.
- For homes with sump pumps, install a battery-operated back-up pump that can work when the power goes out. For homes served by municipal water supplies, there is also a back-up pump that can be driven by city water pressure rather than a battery.
- Replace clothes washer hoses periodically with braided steel hoses. Better yet, install units that will turn the water off if a hose breaks. Or, install a valve that turns the water pressure off when the washer is not in use. Or, install a manual valve to cut the pressure when not in use or when you are away from home.
- Install and use window locks and deadbolt locks on exterior doors.

Additional Considerations

- Install fire and burglar alarms with a 24-hour monitoring service.
- If you plan to be gone for extended periods, install a freeze alarm that will call you or a neighbor automatically if the temperature inside your home drops below a pre-set limit. This can prevent frozen pipes.
- Install a water alarm on lower levels of your home.

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