

# Home Fire Safety

Fire is one of the most dangerous, life threatening events that could occur in your home. As a homeowner or renter, there are things you can do to prevent a fire in your home. The following headings are intended to provide the reader with a general overview concerning this important topic.

## Electricity

Electricity is the most useful power source in our homes. It can also be the safest, if installed and protected with properly sized fuses or circuit breakers.

Always use Underwriters Laboratory (UL) listed electrical devices or extension cords. Avoid using lightweight (16 gauge or less) extension cords. Most lightweight extension cords are not designed to carry electrical loads larger than a floor lamp. Extension cords should never be placed under rugs, across areas where people walk or through doorways.

Portable electrical heaters should never be unattended when in use and not used overnight in any room, especially bedrooms.

New wiring and major electrical remodeling should be completed by a licensed electrician and must be inspected by state electrical inspectors. Minor electrical repairs such as replacing existing switches, outlets or motors, may not need an electrical inspection. For further information, check out the Minnesota Department of Labor and Industry's Web site at [www.dli.mn.gov](http://www.dli.mn.gov).

## Candles

The rule for candles is simple, never leave candles burning unattended. Burning candles are not recommended in homes where small children are present or where there are pets that could knock them over.

## Wood Burners

All wood burning devices and chimneys should be approved by UL or a recognized testing agency and installed by professionals in accordance with National Fire Protection Association (NFPA) Standard 211. Inspection and cleaning of these devices should be completed annually and more often if heavily used during the heating season. Remaining ashes should be placed in a metal can with a tight fitting metal lid and disposed of outside away from other structures.

## Smoke Detectors

Smoke detectors are your best early warning device to detect the presence of smoke in your home. There are two types, ionization and photoelectric. Ionization detectors are best at detecting fast flaming fires. Photoelectric detectors are best at detecting slow smoky fires. Most fire professionals agree there should be a mix of both types in your home. For proper placement in your home, refer to the information in the smoke detector package or contact your local fire department.

Smoke detectors can and do quit working without giving the warning signals usually associated with a low battery condition. Smoke detector manufacturers recommend that you replace the old batteries with new ones every six months. In addition, detector manufacturers recommend replacing ionization type smoke detectors every 15 years.

### **Fire Extinguishers**

All homes should have at least one, UL listed, 10 pound, ABC fire extinguisher in the home and it should be kept in a place readily available if needed. Many local fire departments provide training in the proper use of this device.

### **Exit Drills**

All family members should practice exit drills from the home which include a designated place to meet outside to make sure everyone is accounted for. Never enter a burning home to retrieve valuables.

By Larry T. Wyatt, ALCM & ARM  
Senior Investigator and Agricultural Engineer  
Special Investigations  
Grinnell Mutual Reinsurance Company