

Personal Lines

inSights

Outfitting your home and property with festive decorations can be a beautiful, enjoyable and memorable part of the holiday season. However, while holiday décor may be glamorous, it can also introduce new risks and dangers in your home. This holiday season, keep your home and family safe amid your celebrations with the following tips:

- **Extinguish flames.** Avoid leaving candles and fireplaces burning while unattended, as even small flames can quickly start devastating blazes.
- **Refrain from using toxic materials.** Be cautious about using decorations that may contain harmful substances, such as lights that contain lead or holly berries.
- **Check manufacturer instructions.** Take time to inspect equipment, such as checking holiday lights to verify they're certified for outdoor use.
- **Limit power demand.** Never overload outlets with too many electric devices. Unplug lights and trees before leaving your home or going to bed.
- **Keep trees from drying out.** If you bring a real Christmas tree into your home, check it for freshness by making sure the needles do not break or easily pull off. Keep your tree in a stand containing water to help limit its flammability.
- **Practice ladder safety.** If you'll be hanging lights from your roof, check your ladder to make sure it's in good condition and tall enough for the job. Never place ladders on slippery surfaces and have a family member or neighbor hold it stable while you're off the ground.

For more safety tips during the holiday season, contact us today.

Winter weather can be extremely dangerous for drivers, potentially causing you to spin out, become trapped in snowbanks or even be incapable of seeing the road in front of you. Even if extreme conditions are rare in your area, you should be prepared and know what to do in the event that you're stranded in your vehicle. Keep the following strategies in mind:

- **Stay put.** Although your first instinct might be to get out of your vehicle and either try to clear the area or start walking, doing so can endanger your life. Other motorists may have trouble seeing you or maneuvering to avoid striking you. Additionally, you could succumb to the elements and get lost while walking for help.
- **Contact authorities.** Try calling 911 on your cellphone, even if your phone indicates that you don't have a signal. Federal law requires all wireless carriers to connect 911 calls, meaning that even if your provider is not available, another may be able to patch you through.
- **Conserve resources.** Avoid keeping your engine running for extended periods, but do so for approximately 10 minutes each hour to maintain heat in the cabin. Crack your window slightly while running the motor to avoid carbon monoxide poisoning and clear snow away from your exhaust pipe.
- **Attract attention.** Turn on your dome light while running the engine, tie a brightly colored cloth to a visible location on the outside of your vehicle, and, if snowfall stops, open your hood to indicate that you are in need of assistance.

December is Safe Toys and Gifts Month. This public awareness campaign focuses on helping families, communities and the general public understand the dangers of giving improper gifts that might cause accidents and injuries.

Do your part in keeping children safe by committing to these safety tips:

- **Read the labels.** Ensure gifts are age-appropriate for intended recipients. Additionally, check labels to see if products are approved by the American Society for Testing Materials (ASTM).
- **Check for harmful materials.** Certain toys may contain toxic or dangerous substances, such as lead. Additionally, inspect gifts for young children to ensure they won't receive items with small or detachable parts and pieces.
- **Include safety gear.** If you're planning to gift something that could involve potential dangers, include appropriate safety equipment. For example, if you're giving someone a bicycle, get them a helmet or coordinate with another relative and ask them to do so.

Contact us today for more information.

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