

## Holiday Fire Prevention Tips



### HINTS FOR PREVENTING CHRISTMAS TREE FIRES



- When purchasing a Christmas tree, tap the tree trunk against the ground. If a large quantity of pine needles fall off, the tree has dried out, posing a fire hazard. Do not purchase a live Christmas tree if the pine needles fall off.
- When bringing a live Christmas tree home, make a fresh cut on the tree trunk. This will enable the Christmas tree to "drink water" more effectively.
- Keep the live Christmas tree in a sturdy Christmas tree stand, with plenty of water at all times. Check the water level daily.



- Monitor the condition of the Christmas tree, especially during the latter part of December. Once the pine needles start to fall off easily, the tree has dried out, posing a serious fire hazard.
- Do not place Christmas trees or any other combustible items near a fireplace or space heater.
- If purchasing a fake Christmas tree, only purchase a tree that's fire retardant.



### FIRE PREVENTION TIPS FOR CHRISTMAS LIGHTS AND OTHER HOLIDAY DECORATIONS

- When purchasing Christmas lights and electric holiday decorations, only purchase items with a UL (Underwriters Laboratories) sticker, seal or logo. A UL sticker or logo on holiday decorations and Christmas lights indicates that the item has passed rigorous quality control testing and safety testing with Underwriters Laboratories.
- Before putting Christmas lights up on the Christmas tree or on the house, check the cord for evidence of fraying, chew marks, melting or any other damage. Wire damage is a prime cause of electrical fires.
- When using strings of Christmas lights, check each and every Christmas light to ensure that the bulb is sitting properly in the socket.
- Limit the use of electrical cords and avoid using electrical socket adapters that create room for additional plugs. This poses a serious fire hazard. ➔



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- Unplug the Christmas tree lights, electrical holiday ornaments and outdoor Christmas lights when not in use. Before plugging them back in, inspect the cord and plug for signs of damage.
- If pets are present in the home, place decoration and Christmas light power cords inside PVC piping to help prevent damage from a dog, cat or other pet chewing, clawing or otherwise damaging the cord.
- Do not leave Christmas lights or other decorations plugged in when there's no one home.
- Only use "outdoor" or "indoor/outdoor" Christmas lights on the exterior of a home.

### **OTHER HOLIDAY HAZARDS IN THE HOME**

- Check that all smoke detectors (and carbon monoxide detectors) are operational, with fresh batteries. This will help alert residents quickly in the event that a fire breaks out inside the home.
- Keep a full size fire extinguisher on each floor of the home, and in the garage, basement and utility areas. If a holiday fire does break out inside the home, a fire extinguisher will be a first line of defense, preventing the rapid spread of a fire, especially in the case of a Christmas tree fire.
- Do not leave cooking food unattended when using the stove. Holiday cooking fires are common, especially when family and friends are visiting - the cook can become distracted and forget about the food on the stove.
- Limit the use of candles. Candles are a primary cause of house fires during the holiday season. Never leave a candle unattended and avoid the use of candles when children and pets are present.

**Don't forget if travelling this winter, make sure you have excess medical/ travel insurance. Also, take precautions to ensure your home is being checked while away.**



## ***Promoting safety and sobriety at holiday functions***

As the Christmas season approaches, many of you will be hosting functions where alcohol is being served. We recommend protecting yourselves by purchasing appropriate insurance and follow the following suggestions:

- ◆ Have a bartender serve drinks to guests rather than offer a self-serve bar.
- ◆ Set up bar stations instead of having servers circulating the room; if being served, people are inclined to accept drinks they don't really need.
- ◆ Require servers to measure spirits.
- ◆ Always serve food with alcohol.
- ◆ Entice guests to take advantage of safe transportation options by providing taxis or promoting a designated driver program.

Host Liquor Liability policies are available to offer protection to individuals hosting a party or special event. These policies can also include BYOB events you may host. For as low as \$125, the peace of mind protection it can bring is priceless.

Please contact us for details.



***Please celebrate responsibly this holiday season!***



**Lloyd Sadd VIP Personal Insurance is  
pleased to welcome  
VERONICA KEARNEY**

Veronica brings with her over 11 years of experience in the insurance and risk management field. In her role as an Account Executive, she will gain a thorough understanding of your personal insurance needs and create unique and custom solutions for the challenges and opportunities that may arise.

Please join us in welcoming her to the team!

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***REMEMBER!***

If you lease a vehicle, check your lease agreement before you allow an underage driver to drive your car!

Not all vehicle lease agreements will allow an underage person to operate the vehicle, even though the owner of the vehicle has given permission for that person to drive.

Of course each lease agreement/ leasing company is different, but it's definitely worthwhile to review your agreement.

# BE SMART. BE SAFE. INSURANCE BUREAU OF CANADA



## ***Canada's home, car and business insurers announce sponsorship of Operation Red Nose in Alberta***



Canada's home, car and business insurers are partnering with Safe Alberta Roads and Highways Association to give party-goers a free ride this holiday season.

The insurance industry announced today that it is sponsoring Operation Red Nose in Alberta this year. The popular program offers a volunteer designated-driver service for holiday revelers while raising money for charity. (The service is free, but donations are accepted.)

"Insurers are delighted to be sponsoring such a worthwhile program," says Jim Rivait, Vice-President, Prairies, Northwest Territories and Nunavut, Insurance Bureau of Canada. "It's a natural extension of our industry's long-standing commitment to road safety."

During December and part of January, Operation Red Nose provides a way for holiday revelers who don't feel fit to drive to get themselves -- and their cars -- home safely. Motorists who call Operation Red Nose are picked up by a team of three volunteers in an escort car, and then driven in their own vehicle to the destination of their choice. The escort car tags along and, at the end of the trip, drives the volunteer team to pick up other clients or back to the local headquarters.

In addition to contributing \$14,000 to the Alberta program, Canada's home, car and business insurers are supporting Operation Red Nose by raising public awareness, mobilizing volunteer drivers, coordinating dispatch centres and providing insurance coverage for volunteers.

The Operation Red Nose sponsorship is part of the Be Smart. Be Safe. campaign, a nationwide injury prevention program announced by Canada's home, car and business insurers earlier this fall. Be Smart. Be Safe. will travel to many towns across the country and show Canadians what they can do to prevent injuries in the home, on the road and at play. In addition to these community events, a national advertising campaign will be launched next year to allow the industry to deliver the same safety messages to a broader cross-section of Canadians.

**For more information about the Be Smart. Be Safe. national injury prevention campaign and Operation Red Nose, visit [www.besmartbesafe.ca](http://www.besmartbesafe.ca).**

***Insurance Bureau of Canada is the national trade association of the private property and casualty insurance industry. It represents more than 90% of the non-government home, car and business insurance in Canada.***

