



ROBERTSON RYAN
& ASSOCIATES

BUSINESS | PERSONAL | BENEFITS INSURANCE

October is Fire Prevention Month

Here are some tips to keep your family safe in an emergency.

- Have an evacuation plan and a safe meeting spot
- Change the batteries in your smoke detectors
- Have a fire extinguisher on each floor

ANTHONY TALBOT | AGENT & VICE PRESIDENT
312-477-1635 | ATALBOT@ROBERTSONRYAN.COM



Are you prepared in the event of a fire?

October is Fire Prevention Month and fire departments will be conducting fire drills, teaching fire safety classes, and educating the public on ways to help reduce fires. As a firefighter and insurance agent, this is a topic that I care greatly about.

According to FEMA, even though the number of fires were down 3% in 2019 from 2010, deaths rose by 24% and losses were up 74%. Anytime there is a fire in your home or place of business, the loss is going to be significant. Here are some ways to protect both.

Cooking Fires

50% of all residential fires were started while cooking. When cooking you should never leave food unattended and always have a fire extinguisher within easy access to your kitchen. In regards to your fire extinguisher, make sure it is fully charged and not expired. While the lifetime of an extinguisher is years long, it's not good forever. If it is expired, it should be replaced immediately.

When cooking with grease, if the food in the pan catches fire - never use water. Either cover the pan with a lid or use a fire extinguisher.

If there is ever a fire in the oven, close the door and call 911.

Change your Smoke Detector batteries Twice a Year

Newer detectors now come equipped with a permanent battery with a 10-year life and the detector will need to be replaced at the end of that time. If you do not have newer smoke detectors, a good rule of thumb is to change the batteries when the clocks change, spring ahead and fall back.

You should never remove the battery or unplug a smoke detector because it is chirping or makes noise while you cook. If you are not sure what to do about a detector, you can contact your local fire department for assistance. Smoke detectors save countless lives each year and unfortunately many lives are lost because of a non-working detector.

Always Sleep with Bedroom Doors Closed

With modern construction in homes, fires burn very rapidly and at higher temperatures than older homes. However, a closed bedroom door can buy you a lot of time. Most injuries that occur during a home fire are due to smoke inhalation. Having a bedroom door closed greatly reduces the amount of smoke that will enter the bedroom.

Have an Emergency Plan

Planning takes valuable time and having an emergency plan should be something we all make time for to protect our family in the event of an emergency - you will be thankful you did. If you have children, make sure to have a meeting spot for everyone to gather outside of the home. This will quickly let everyone know if someone is still trapped inside. If someone or a pet is trapped, never go back in. The fire department has the tools and equipment to carry out a rescue and they are there to help you and keep everyone safe. Also, make sure you close all doors when leaving the house. By leaving doors or windows open, oxygen is free to enter the home and will increase the size of the fire.

Know how to call 9-1-1

As simple as it may seem, with cell phones and lock screens it may be a bit more difficult for your child to use your phone. Make sure to go over how to unlock and use your cell phone to dial 9-1-1 in the case of an emergency with your child(ren).

Candles and Incenses

Never leave candles or incense unattended and do not throw smoking materials into garbage bins. Most fire related deaths are during a fire that was started unintentionally. This is largely due to incidents like these.

Grilling

We all love grilling out during the warmer months, but remember to never have the grill against the side of the house. The grill should be placed in a location so if it were to catch fire, it would not affect your home. Also, if you have a fire pit, it should be located at least 20 feet from any structures to prevent flaming embers from setting your home or garage on fire.

With these tips in mind, together we can help reduce the risk of having a fire and limit the amount of loss that could occur.