



# LOSS CONTROL BULLETIN

Residential, Agricultural and Business Safety

## *Electrical Fire Prevention*

**FACT:** According to the National Fire Protection Association, an average of 52,500 home electrical fires were reported in 2006. These fires resulted in 340 deaths, 1,400 injuries, and \$1,447 million in direct property damage <sup>1</sup>

A fire can have a devastating impact on any family, farm or business. In addition to the physical loss of property, there is also the potential for personal injury, loss of earnings and in some cases death.

Although it is impossible to prevent all electrical fires, proper planning and prevention can drastically reduce your chances of suffering a loss. Consider the following when evaluating your exposure to electrical fire:

- **Check electrical wiring periodically.** Look for signs of wear and tear, deterioration or damage caused by rodents or animals. Upgrade residences and buildings to meet the latest electrical codes. Make sure all electrical outlets are covered. Having a qualified electrician perform a periodic electrical inspection of all buildings is a good practice.
- **Use caution when completing do-it-yourself projects.** Make sure you are fully educated and experienced to handle the task at hand. If in doubt, contact a qualified electrician.
- **Inspect appliances on a regular basis.** Be aware of signs of overheating, damaged or exposed wiring, and bent prongs. Never use an appliance that has damaged insulation. If outlets or switches feel warm, shut off the circuit and have them checked by a qualified electrician.
- **Overloading.** Avoid overloading circuits and outlets. If a breaker is tripping on a regular basis, find the reason why. This is an indication that the circuit is overloaded and could be a hazard.

*(over)*

*We Take A Personal  
Interest - Protecting  
What You Value Most<sup>®</sup>*

For more information or  
to locate an agent near you  
call **1-877-840-4400** or  
visit **www.anpac.com**

<sup>1</sup> Electrical fire major cause of home fires. NFPA urges awareness to reduce risk, 2006. Retrieved from <http://www.nfpa.org/categoryList.asp?categoryID=288&URL=Safety%20Information/For%20consumers/Electrical%20safety/Electrical%20safety%20in%20the%20home>.

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- **Use extension cords carefully and for their intended use only.** Never use extension cords beyond what they are rated for – larger appliances often draw more power and require a heavier gauge extension cord. Avoid running extension cords under carpets and rugs as they can overheat and become worn and frayed from foot traffic. Refrain from twisting or severely bending extension cords and do not lay them where they are prone to being run over by vehicles, equipment or livestock. Do not use extension cords outdoors unless they are designed for outdoor purposes. Consider having additional circuits or outlets added by a qualified electrician so you do not have to use extension cords.
- **Blown circuit breakers.** Never replace a blown fuse with one of a higher amperage rating or a foreign object such as coins. This will result in the system carrying a higher amount of current than what it is designed for, ultimately making it a fire hazard.
- **Regular cleaning and maintenance.** Barns, sheds and garages should be inspected and cleaned on a regular basis, paying special attention to flammable debris including old hay, straw, bedding and grain dusts. Use a broom to knock down cobwebs and bird and insect nests, which are prone to exist in farm buildings.
- **Fire safety equipment.** Install smoke alarms in each building and check the batteries every six months. Equip each building with an adequate number of fire extinguishers.

**Remember – if you believe you have an electrical fire,  
do not try to extinguish it with water. <sup>2</sup>**

Contact your local fire department if you are unsure about fire prevention, safety and preparedness. Consider reviewing information available through the U.S. Fire Administration ([www.usfa.dhs.gov](http://www.usfa.dhs.gov)) and National Fire Protection Association ([www.nfpa.org](http://www.nfpa.org)).



No one wants to think about suffering a loss. In the unfortunate event you do have a loss, our **ANPAC Five Star Claim Service®** is designed to provide assurance and confidence to our policyholders throughout the claims process.

**24-Hour Claims Hotline 1-800-333-2860**

<sup>2</sup> U.S. Fire Administration (2008). *Residential Building Electrical Fires*, (TFRS Volume 8, Issue 2). Retrieved from <http://www.usfa.dhs.gov/downloads/pdf/tfrs/v8i2.pdf>.