



The Homelife Safety Guide

Words of encouragement from your SAFECO agent.

Knowing what's not safe and getting around to doing something about it are two different things.

The homelife inventory.

True, it can seem like an overwhelming task, which is why we're offering this suggestion: Take it one "homelife inventory" step at a time. To find out what's already safe on your home turf, review the reminders and check each item already in great shape.

About appliances & cords.

- Yes, all electrical appliances are in good working order and I know where the owner's manuals are.
- Appliances are unplugged when not in use (even if it does seem silly sometimes).
- Electrical cords are a safe distance from all heat sources.
- All small appliances and cords are kept away from counter edges – and kids.

Water, water everywhere.

- Yes, all my exterior and interior faucets are self-draining so the water pipes won't burst when it freezes outside.
- I don't have self-draining faucets, but I do wrap exterior water pipes to prevent damage in freezing weather.

- No tell-tale drips puddled around the base of the water heater – a sure signal that it's time to replace.
- The water heater is strapped to the wall to protect from earthquake damage.
- Down spouts and gutters are free of leaves and other debris.

Warm thoughts on heat.

- Yes, I've checked and all baseboard, portable and in-wall heaters are at least three feet away from drapes or furniture.
- Wood burning stoves and chimneys: Properly installed, clean, kept in good repair.
- Smoke detectors: One high up in the kitchen, one near each bedroom.

Kitchen habits.

- No doubt about it, there's a fire extinguisher.
- Good lighting everywhere: The stove, the countertop, the prep area.
- All cleaning solvents and insecticides are stored in original containers, away from food, out of the reach of children.
- A sturdy step stool for high-up shelves.
- Nonskid or well-buffed wax floors to prevent falls.

Stair sense.

- Yes, the stairs in my house are well lit and have an easy-to-reach switch both at the top and the bottom.
- Handrails: Sturdy, secure and running all the way up.
- Carpet runners: No tears, no loose threads, no tripping.
- No small rugs at the top, nothing on the steps.

All through the house.

- Yes, our house is well lit. We also have a light switch or lamp within reach of each bed.
- Doors and hallways are clear of clutter.
- All small rugs have nonskid backing.
- Kid hint: Glass doors with decals or decorations are a safe bet.

Remember: Never leave infants or toddlers alone in the bath. They can drown in seconds in as little as an inch of water.

Bathroom basics.

- A nonskid mat or strips (as well as a grab bar) are installed in each tub or shower.
- All glass shower doors are safety glazed.
- All appliances, such as hair dryers and shavers, have automatic shut-off switches.
- Glass jars and bottles are stored where there's less chance of breakage.
- Yes, I have kids. Medicines are kept out of reach and in childproof containers.
- No, I don't have children, but I do have young visitors to protect.



Are you beginning to get the idea?

For the most part, creating a safe home environment requires three things: common sense, a few basic facts and a plan of action.



Getting your head (and your tools) together.

Some home projects can be completed in five minutes. Others take half an hour. How can you improve your chances of getting both the small and the mighty job done? Here's a suggestion: Make a list of all the "fix it" items you'll need; then make one organized trip to a home improvement or hardware store. If what you need is at hand, chances are you'll get the job done sooner rather than later.

The homelife "stop accidents before they happen" plan.

Everyone agrees: Home accidents are never a good thing. Not for children, not for adults, not for the more than 7,000 people who die each year after being injured in home accidents that (quite probably) could have been prevented. Check the items you have already handled; then consider fixing the rest.

A smoke detector is your friend. Honest.

Okay, so smoke detectors are aggravating when they go off while you're broiling a steak.

What you won't find aggravating is the way smoke detectors save lives, especially should a fire occur in the middle of the night.

Install several around the house.

Get in the habit of automatically changing the batteries twice a year – once when you set clocks forward in the spring, once when you set them back in the fall.

Outdoors: Step steady.

Look for ways to make decks and walkways more visible. Build a gate, use bright-colored paint, install lights.

Fix uneven walkways and steps. If that's not possible, take extra care.

Slippery situations, such as slimy mold, wet leaves, slick ice and snow, need immediate attention.

Installing nonskid material on steps and stairs is a safe bet.

Up the ladder, down the ladder.

A safe ladder is a steady one. Set up on a level, nonslip surface.

Have a buddy hold the ladder while you climb.

Don't stand on the top step, don't overreach.

Metal ladders and electricity are not a good match.

Playing around.

Just like anything else around the house, children's play habits can stand an occasional tune-up. Consider having them help you with a project or two. Remind them to:

- Keep toys off stairs, sidewalks and other places where people could trip.
- Never climb high up to investigate a package or box.
- Stay away from matches, candles, stoves, electrical appliances and outlets.

Parental note: Backyard trampolines are one of the most dangerous pieces of "play equipment" around. Bone breaks, paralysis and death can result from unsupervised play.

The homelife heat (and fire) guide

Heat is definitely a homelife friend. Accidental fires, however, are not.

We're not going to preach, but we will tell you this: Each year, approximately 4,000 Americans and 40,000 family pets will be killed and 100,000 homes destroyed by fire.

If you pick only one section of this book to follow, let it be this.

A word on fire extinguishers.

If you think you can do without, please think again.

- Put one in the kitchen, one in the garage and one near your "fire escape" route.
- Learn how to operate, replace when corroded, recharge when necessary, and keep away from kids.
- Follow the owner's manual instructions.
- Keep at least three feet away from flammables.
- Never use an electric heater in the bathroom, overnight, or when you leave the house.
- For heaters other than electric, open a window at least an inch to prevent carbon monoxide buildup.

Warm wishes.

Remember: Faulty heating equipment is the number one cause of house fires.

- Knowing that, do you have your central heating system checked once a year by a technician?
- Change your air filter each season? Keep boxes and other storables at least three feet away from the furnace?
- Regularly check the lint trap and hose on your clothes dryer?
- If you smell or hear escaping gas, don't smoke, light a match, dial the phone or turn on a light. Did you know that any one of these actions could produce a spark?
- Leave the room immediately.
- Turn the gas off at the main shutoff. If you don't know how, learn.
- Once you've left the area, use a pay phone (or a neighbor's phone) to call the gas company.

For those with gas heat.

For those with portable heaters.

- Check electric heaters for the "UL" mark of safety and a tip-over shut-off switch.

For those with fireplaces & wood stoves.

- Install properly. Check yearly. Maintain according to product instructions.
- Use a fireplace screen.

Remember: Kerosene heaters can be dangerous and are illegal in some states.

- Dispose of ashes in a metal container reserved for that purpose.
- A three-foot clearance between a wall and stove is best.
- A roaring fire is great, but did you know it can cause a chimney fire?

- Well-seasoned (dry) wood cuts down on flammable creosote buildup in chimneys.

If you smoke.

Remember: Fires due to careless smoking are the top cause of home fire deaths.

- Smoking in bed is a big risk. So is smoking when you're very tired, drowsy or on medication.
- Using aerosols such as hair spray when smoking is asking for trouble.
- Make sure your ashtray is metal or glass.
- Dump waste into a metal can, but only after wetting the contents.

stop. drop. roll.

And remember to cover your face. Should your clothes catch fire, these words could save your life. Remember them. Teach them to your children. Practice the routine.

A fire escape plan: Got yours handy?

Planning how to get out of the house in case of fire probably isn't something most people spend a lot of time thinking about. Still, it's good idea. A plan saves lives.

- Think about the fastest way to get out of every room in the house.
- Think about other ways in case the best route is blocked.
- Buy window ladders to drop down from second or third floor bedrooms.
- If you live in a building that's taller than three stories, plan on using the stairs. Don't use an elevator.
- Plan ahead as to where to meet your family once you get outside.
- Once out of the house, never go back in.
- Go over these simple steps with your family. Repeat often.

Burns hurt. It's as simple as that.

- Keep candles away from bed sheets, blankets and drapes – and always remember to extinguish the flame when you leave the room.
- Matches, lighters, candles and young children don't mix.
- If you keep pot handles turned to the middle of the stove while you're cooking, kids can't pull them over.

A word on arson.

Most arson fires are the result of someone wanting to make a fraudulent claim for loss.

Arson is also a common vandalism or revenge crime.

Protect your family by keeping the area around your home free of flammables and trash. Keep your garage and outbuildings locked at all times.

Arson for any reason is a crime punishable by law.

The homelife electricity (can be your friend) guide.

Electricity is a great and wonderful thing. Electrical fires and accidental electrocutions aren't.

The fact is, most fires and accidents are caused by the appliances we hold most dear: Stoves, clothes dryers, kitchen gadgets, portable heaters, the household wiring and power tools.

Treat them well and they'll return the favor.

Cords, cords and more cords.

Sound familiar? You probably know all this, but just for the record:

- Cords don't belong under carpets. Once they wear out, it's possible fire time.
- If a cord is damaged, frayed or sends out sparks, replace immediately.
- Extension cords and multi-plug adapters should be considered a temporary fix, not a permanent one.
- Houses with young children should always have snap-in plastic covers on unused wall outlets.
- Danger signals to watch for: Lights that dim when an appliance goes on, a television picture that shrinks, fuses that blow more often than usual.
- Label your fuses or circuit breakers. Know what each controls.
- Putting a penny in a fuse socket or wrapping the fuse in aluminum foil isn't a bright idea. If the fuse blew, it blew for a reason.
- Make sure you're using the right size fuse.
- Fixing a rooftop antenna can be dangerous. Consider getting professional help.

Common sense safety.

- Have an electrician help you determine whether or not your home wiring is adequate for your current needs.

No one is perfect. (Relax)

"The power's out" preparedness kit.

A couple of hours without power can be romantic, except for those who depend on life-saving medical equipment.

Having the power go out for six to eight hours can also be a problem for those who work at home.

In such cases, investigate the feasibility of a portable gas-powered generator.

Others should be prepared for everything from a temporary storm outage to an earthquake power interruption by bringing together these items:

- Matches, mini lantern, flashlight with batteries, glow-in-the-dark "stick lights."
- Dry food and drinking water (one gallon per person per day).
- Portable radio, manual can opener, wind-up clock.



- Mylar blanket, first-aid kit.
- Contact your local electric utility for more information.

First aid kit. What to have ready.

Having a well-stocked first aid kit is a smart idea.

It's also an easy goal to reach as most local drug or home stores offer reasonably priced kits for sale – all you have to do is remember to pick one up.

What does a well-stocked kit contain?

Such essentials as bandages of various sizes, antiseptic wipes, antibacterial cream packs, latex gloves, adhesive tape, iodine pads, scissors, tweezers, gauze patches and ipecac.

Electrical fires. What to do, when to do it.

Rule one: Never throw water at an electrical fire; you could be electrocuted.

Rule two: Immediately pull the plug out from the wall.

Rule three: If an injured person is still in physical contact with the electrical source, pull the plug out before touching the victim. If you don't, you could electrocute yourself.

After that:

Call 911 if the person is injured.

If the person has stopped breathing, administer CPR until emergency help arrives.

If you don't know CPR, call your local fire department or the American Red Cross for the CPR class nearest you.

The homelife “things you do everyday” guide.

Something's cooking.

Good food is something to celebrate, a kitchen fire isn't. Unfortunately, cooking is the second leading cause of home fires and the primary cause of fire-related injuries. The recipe for safe success? Consider these points.

- Watch the pot boil. Leaving the room to do other things can have disastrous results.
- Pot holders and spice racks above the stove look nice, but they can (and do) catch fire. So can loose clothing, especially synthetics.
- Keep all stove parts and filters clean. Grease will catch fire.
- If you have a grease fire in a pan, cover with a lid. If the fire spreads, use a fire extinguisher. Never use water on grease fire; it will only make things worse.
- Store your extinguisher near the stove, not directly next to it. Likewise your supply of kitchen matches.

Build, paint, wash, mow, work.

Just like most safety issues, a little common sense goes an exceptionally long way when it comes to keeping house.

- Label gas and water lines. In an emergency, it helps to know which one is which.
- Store cleaning solutions and solvents in original containers. Keep oily rags in a metal can. Store it all out of the reach of children.
- Good air circulation: A must when working with paints and solvents.
- Return garden tools to a storage rack after use.
- Power tools: Store safely, wear goggles for eye protection, use lock switch when not in use.
- Power mower hints: Keep kids and pets a safe distance away. Turn off when cleaning, adjusting or emptying the grass catcher.
- Clean lint traps and vents help the washer & dryer stay cool.



Swim, splash, soak.

Taking a swim in a pool can be great fun. Keep it that way, especially when it comes to protecting those in the “high risk” for water accident category: Children under the age of five and seniors over 75.

- Swimming pools should be completely fenced in.
- Pool gates must close securely, be self-locking, out of the reach of children.
- Set the rule and make it stick: Children in the pool only with adult supervision.

If someone does get into trouble, call for help. Check for a pulse. Administer CPR if the person isn't breathing. Call the 911 emergency line.

- Anyone who is sick, overly tired or on medication should swim another day.
- Above-ground pools were not (not!) designed for diving.
- People can get trapped beneath floating covers on pools and hot tubs. Be aware.
- A word on wells, cisterns and cesspools: Keep them securely covered.

Carbon monoxide. Things you'll want to know.

Carbon monoxide is a colorless, odorless and tasteless gas.

Over time, exposure to carbon monoxide effects a person's red blood cells, making it impossible for one's blood to mix with oxygen. This can happen over a long period of time of low exposure, or it can be lethal in intense concentrations.

We'll give it to you straight: Carbon monoxide kills.

- Remember: Most carbon monoxide deaths are caused by fumes from cars and other motor vehicles. More than half of those fatalities involve cars that are running but not moving.
- Remember: Wood stoves, fireplaces and portable heaters used inside the house are also carbon monoxide culprits. Leave a house window open at least an inch when in use.
- Never use the oven to heat your home.
- Never use a charcoal grill inside.
- When working on a car, keep the garage door open. Better yet, move the car outdoors.
- Install carbon monoxide detectors in your home.

Great places for more news.

Learning more about health and safety is easy if you know where to look.

Libraries and bookstores are great places to browse.

So are Web sites where you can review “expert” content, order publications and learn more about additional topic-related Web venues. If you have a specific question no one seems to have an answer for, a quick call to a specialized nonprofit or government agency can be a lifesaver.

If you're interested in CPR training or other safety-related classes, community hospitals and your local American Red Cross are good places to investigate.

Of course, you can always call your SAFECO agent and he or she will help in any way they can. In the meantime, here are a few Web sites and phone numbers you may find useful.

American Academy of Pediatrics
www.aap.org
847.228.5005

American Red Cross
www.redcross.org
703.248.4222

Better Business Bureau
www.bbbonline.org
703.276.0100

Federal Emergency Management Agency
www.fema.gov
800.480.2520

Underwriter Laboratories, Inc.
www.ul.com/consumers/index.htm
888.547.8851

Food and Drug Administration
www.fda.gov
888.463.6332

U.S. Consumer Product Safety Commission
www.cpsc.gov
800.638.2772

Institute for Business & Home Safety
www.ibhs.org
617.292.2003

U.S. Fire Administration
www.usfa.fema.gov
301.447.1660

The National Crime Prevention Council
www.ncpc.org
202.466.6272

National Safety Council
www.nsc.org
630.285.1121

National Weather Service
www.nws.noaa.gov
301.713.0689



The Homelife Safety Guide

Words of encouragement from your SAFECO agent.

Thanks for your time.

Obviously, we haven't covered all the (safety) bases, but we hope we've given you a few new ideas.

If you'd like to share your experiences with us, SAFECO would be more than happy to take notice. Contact us at:

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