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July 2, 2015

Do You Need a Fireworks Safety Reality Check?

Drought Conditions Highlight Importance of Wildfire Precautions

CHICAGO – With Independence Day just around the corner, fire departments across America are on alert and the Property Casualty Insurers Association of America (PCI) says it's time for a fireworks safety reality check to make sure your [summer fun and festivities](#) don't spark an [insurance claim](#).

It is estimated that nationally, fireworks cause approximately 20,000 fires each year with the vast majority of those occurring around the Fourth of July. These preventable fires do damage to homes, garages and other structures as well as start grass fires and forest fires.

"This Fourth of July, as part of PCI's Wildfire Reality Check education campaign, we are encouraging everyone to think about the personal safety aspects of using fireworks and what the ramifications could be if they cause a wildfire or home fire," said Chris Hackett, PCI director of personal lines policy.

Generally speaking, there is insurance coverage if a home is damaged or destroyed by fire – even if it is caused by fireworks.

REALITY CHECK: Every year fireworks cause millions of dollars in property damage. Before you set off your fireworks, ask yourself if you're financially prepared if you lost your home to fire? Are the coverage limits on your homeowners insurance coverage adequate? Have you completed a home inventory of your possessions? When was the last time you spoke with your insurance agent about coverage options?

When we think of the Fourth of July, images of spectacular fireworks shows come immediately to mind.

REALITY CHECK: While firework shows are exciting and fun to watch, it is best to leave the pyrotechnics to the professionals, but if you do some at home, be sure you take precautions. Have a supply of water handy, keep children at a safe distance and avoid areas with dry grass or where there are nearby homes. Do you know what the laws are for your state? There can be strict civil penalties for the illegal use of fireworks or causing a wildfire in a national forest.

"With severe drought conditions in the West, fireworks can pose a higher than normal risk particularly in wildland areas," said Hackett. "A single ember from a camp fire or firework can travel and ignite a fire a mile away. It is important for everyone to follow state laws and take extra precautions to avoid causing preventable fires. Let the Fourth of July serve as a reminder to not only prevent wildfires, but also to prepare our homes and family finances for catastrophes."

Firework Safety Reality Check – Do You Know How to Handle Fireworks?

For more tips check out: <http://www.readyforwildfire.org/Fireworks>

- Don't toss burning cigarettes or fireworks into dry brush areas
- Don't light fireworks near dry brush; keep buckets of water nearby
- Be sure campfires are completely put out and doused with water and cannot relight
- Be careful with controlled burns, severe weather can cause a normal burn to become out of control (some areas have burn bans in effect – check with your local fire department)
- Be cautious with mowing equipment on dry brush – one spark can ignite a wildfire
- Sparkler wire and sticks remain hot long after the flame has gone out. Drop spent sparklers in a bucket of water
- Never let children light fireworks or wave sparklers
- Stay away from illegal fireworks. They are illegal due to the increased danger involved with certain types of fireworks

Wildfire Reality Check – Are You Prepared Financially?

For more tips check out: http://www.readyforwildfire.org/Financial_Preparedness

- Do an annual insurance check up with your agent or insurer
- Understand your policy – do you have a replacement cost policy up to limits or actual cash value
- Update your policy after any home improvements
- If your home is paid off, be sure to maintain coverage
- Make sure your policy reflects your home's correct square footage

Wildfire Reality Check – Is Your Property Prepared?

For more tips check out: <http://www.readyforwildfire.org/>

- Create Defensive Space – Clear 30 to 100 feet from home in all directions
- Remove dead leaves and debris from roof & rain gutters
- Remove wood piles or prune flammable plants and shrubs near windows
- Trim trees branches a minimum of 10 feet from other trees. Embers are a major cause of spreading fires
- Remove vegetation and items that can catch fire under decks.

For more information on Summer Facts and Tips you can follow [@PCIAA on Twitter](#)

PCI promotes and protects the viability of a competitive private insurance market for the benefit of consumers and insurers. PCI is composed of nearly 1,000 member companies, representing the broadest cross section of insurers of any national trade association. PCI members write more than \$195 billion in annual premium, 35 percent of the nation's property casualty insurance. Member companies write 42 percent of the U.S. automobile insurance market, 28 percent of the homeowners market, 33 percent of the commercial property and liability market and 35 percent of the private workers compensation market.