



## **Insurance Brokers Association of BC**

**FOR IMMEDIATE RELEASE**

### **Insurance Brokers advise B.C. residents to make a Holiday Checklist to ensure safety over the holidays**

VANCOUVER – December 21, 2009 - Santa Claus isn't the only one with a checklist this year; the Insurance Brokers Association of B.C. (IBABC) and its member brokers are urging homeowners to run through a safety checklist to mitigate any risks brought on by the holidays and weather changes.

“It’s better to be safe than sorry,” said Lorne Perry, President of IBABC and a broker with an office in Port Moody.

“All too often, homeowners put the potential risks created by the festive season out of their mind, but to ignore hazards will do more than ruin the holidays, it could be devastating.”

#### **Fire safety in the home:**

Candles are one of the most common causes of house fires around Christmas time for B.C. residents. If you must use candles, keep them away from curtains and flammable objects, and out of reach of pets and kids. If you leave the room, don't chance it, blow out the candle.

“Whether it’s Christmas time or not, house fires happen year-long and the most common cause is cooking,” said Perry.

“Now that the holidays are almost here, many homeowners are baking cookies and creating delicious Christmas meals for family and friends. Enjoy it, but keep a fire extinguisher handy in the kitchen; it’s the best ingredient for the safety of your family and guests.”

If a fire should erupt from cooking oil, don't try to water it down; rather, use a cookie sheet to contain it and turn off the stove-top. Never try to move a pot or pan that's on fire toward the sink. You could run the risk of having the fire spread throughout your kitchen.

For more fires safety tips, visit the Office of the Fire Commissioner:  
<http://www.pssg.gov.bc.ca/firecom/>

### **Celebrate in style, but be safe:**

Don't just deck the halls with Christmas decorations, child-proof your home. Over the holidays, you're sure to have friends and family visiting and some may have infants or young children. Consider putting breakable and valuable items out of sight or out of reach. Fit cupboards with childproof locks and cover all electric sockets with either plastic plugs or child-proof ones.

This is the season of giving. If you receive gifts such as expensive jewellery, electronics sporting equipment or art and collectibles, contact your insurance broker if the value of the item exceeds the limits on your current policy. .

Here are some other common hazards around the home to look out for as you celebrate the festive season:

- Dispose of wrapping paper immediately after opening presents, it can be a fire hazard
- Don't overload electrical sockets
- Don't leave presents or other items close to heaters or electrical appliances
- If you will be away for the holidays or visiting, put some lights on timers to deter thieves; have a family member or friend check your home if you are gone for more than four days
- Don't leave Christmas lights unattended
- Keep your natural Christmas tree well watered, and dispose of it when it starts to lose needles. Dry needles are extremely flammable.
- Clean out chimneys, woodstoves and fireplaces; and for the cost of about \$20, install a CO<sup>2</sup> alarm. Carbon monoxide, which may escape into a room if a gas fireplace is not properly sealed, is highly poisonous and has no smell, taste or colour and can permeate through brick and plaster walls. Even if your appliances are working properly, you could still get carbon monoxide poisoning from neighbouring apartments
- Clean out the lint receptacle in your clothes dryer
- And don't forget to install smoke alarms and test to make sure existing smoke alarms are still working. In three recent house fires in B.C., fire alarms made it possible for families to escape unharmed, even though their homes were gutted.

### **Outside the home:**

Whether the forecast calls for a white Christmas or a wet wonderland, homeowners should always be prepared for the possibility of weather-related mishaps in the home. Here are some tips to ensure the weather, cold or wet, won't dampen your holidays:

- In cold weather, pipes may have a tendency to burst so use pipe insulation when possible and try to avoid turning off the heat.
- If it's a white Christmas, be sure to shovel snow away the driveway and away from the house, as well as from carport roofs. When temperatures turn mild, the snow melt could collapse the carport or flood the home.

Talk to your insurance broker about what you can do to keep safe over the holidays or visit: [www.bestinsurance.ca](http://www.bestinsurance.ca) for more tips on safety.

### **About IBABC**

The Insurance Brokers Association of B.C. serves as the voice of the general insurance brokerage industry and promotes its members as the premier distributors of insurance products and services in British Columbia. IBABC is the primary provider of pre-licensing and continuing professional education for the general insurance brokers in B.C. IBABC represents the interests of the public and its member brokers to government and to industry stakeholders.

IBABC represents in excess of 700 property and casualty insurance brokerages that in turn employ more than 8,000 people in approximately 140 B.C. communities. Member offices are the consumer's choice for the vast majority of all property and casualty insurance policies and premiums written in the province. Consumer satisfaction with their insurance brokers is high. In survey after survey, consumers report that they value their brokers' knowledge, professional advice, unbiased review of their needs and coverage options, and service and advocacy in the event of a claim. IBABC member brokerages have an average of 13 staff members and therefore fit within the small to medium-sized enterprise (SME) category.

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