



### FIRE FACTS...

- A fire is reported every 16 seconds according to the National Fire Protection Association.
- The Illinois State Fire Marshall reports the following statistics for Illinois fires in 1998.
  - 848** Civilians were injured.
  - 508** Firefighters were injured.
  - 186** Civilians died.
  - 5** Firefighters died.
- Cooking accidents and improper use of heating devices are the leading causes of residential fires.
- Almost half the population has no home fire escape route.

### FIRE SAFETY TIPS...

1. A working smoke detector can save your life.
  - Install several. Place one on each level of your home and one near each bedroom.
  - Replace smoke detector batteries annually.
  - Clean and test batteries monthly.
2. Plan an escape route.
  - Identify two ways out of every room, and keep these exit routes clear.
  - Choose a location outside the home where separated family members go to reunite.
  - Hold family fire drills at least twice a year.
3. Take a home hazard hunt.
  - Examine electrical cords. Replace any that are frayed. Never run electrical cords under carpet.
  - Check your fuse box to confirm the correct size fuses are installed.
  - Discard old papers and oily rags.
  - Store gasoline, paint, and combustible materials away from heat sources.
4. Examine your furnace, woodburning stove, fireplace, or space heater before cold weather sets in.
  - Have a professional clean and check the unit each year before the heating season starts.
  - Move combustible materials (drapes, furniture, rugs) at least three feet away from the unit.
  - Never leave an operating space heater, fireplace, or woodburning stove
5. Smokers must be particularly careful.
  - Never smoke in bed.
  - Keep matches and lighters where children can't reach them.
  - Completely cool ashes before discarding them.
6. Additional tips.
  - Shut bedroom doors. The closed door creates a temporary barrier, allowing those trapped inside a few extra moments to escape.
  - Keep a charged, multi-purpose fire extinguisher in the kitchen within easy reach.
  - Educate family members to know what to do and where to go if there's a fire.
  - Update your homeowners insurance policy.
    - ◆ *Be certain you have enough coverage. You may need to increase limits based on inflation or structural changes and improvements you've made to the home.*
    - ◆ *Prepare a room-by-room inventory of your belongings. Be as specific as possible. Include make, model, serial number, and value. Photographs, videotapes, and appraisals are also recommended. Store this information in a safe deposit box.*
    - ◆ *Read your homeowners insurance policy contract. Know what is and **isn't** covered. Discuss gaps with your insurance agent or company representative. For an additional premium you may be able to buy an endorsement that amends the policy to meet your coverage needs.*

---



### IF A FIRE OCCURS AND...

1. You're asleep in a bedroom:
  - Drop and go. **Drop** to the floor and **go** to the nearest exit. If the doorknob is hot to touch, find another way out.
  - **Don't go back inside.** Call 911 or the fire department from a neighbor's house.
2. You're elsewhere in the house:
  - Leave immediately. In just seconds you can be overcome by toxic smoke fumes. Drop and go if the house is filled with smoke.
  - **Don't go back inside.** Call 911 or the fire department from a neighbor's home.
3. You're cooking:
  - If it's a pan fire, cover the flames with a lid. Cutting off the oxygen source will stop the fire.
  - If a fire extinguisher is within reach, use it.
  - Fires can get out of control quickly. Call 911 or the fire department from a neighbor's house if there's any question.
4. Flames engulf your clothes:
  - Stop, drop, and roll. **Stop** where you are. **Drop** down to the ground. **Roll** to put out the flames.

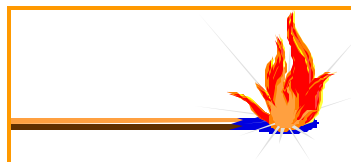


---



### AFTER A FIRE...

1. Report the loss to your homeowners insurance agent or company as soon as possible.
2. The company will assign a claim number and adjuster to your loss. Keep this information in an accessible place.
3. Protect your property from further damage by making temporary repairs. Save the receipts as these costs are covered under most insurance policies.
4. You may need temporary housing if your home is structurally damaged. Homeowners policies cover the extra costs associated with temporary relocation. Save the receipts.
5. Complete a proof of loss statement. Make a list of damaged or destroyed items. Whenever possible, include pictures, receipts, and verification of value.
6. In most cases a company adjuster will visit your home to see the damages and complete a repair estimate. Request a copy and ask questions about items you don't understand.
7. Repairs should be completed by a reputable contractor who can provide a written estimate and references.




---



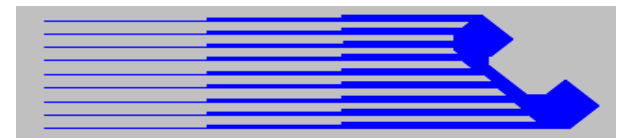
### IF YOU HAVE A PROBLEM...

- Talk to your insurance agent. Agents provide valuable information and insight that can help you in the claim settlement process.
- Discuss your concerns directly with the adjuster. Be specific and provide concrete evidence to support your position.
- Plead your case with the claims supervisor.
- If you still have questions, call the Illinois Insurance Hotline to discuss your options.

---



This information is brought to you by the Illinois Insurance Hotline. The Hotline is an industry sponsored consumer resource operated by the Illinois Insurance Association. We answer basic insurance questions, distribute educational materials, and assist consumers with a wide range of insurance issues.



**Call the Illinois Insurance Hotline.**  
**1-800-444-3338**