

Winter Fire Risks: Christmas Trees, Chimneys, Candles, and Children



Dear Policyholder,

Winter is the season to gather everyone around the hearth, but don't forget that fire in any form is a

risk. I encourage you to follow the suggestions in this newsletter to keep yourself, your family, and your property safe. On behalf of Atlantic Mutual and Mark Lauria Associates, I would like to wish you a happy holiday season and new year.

From my home to yours,

Dan Olmsted, President

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It was just a story when the Grinch stole Christmas. But fire is a real threat during the winter holidays. The worst 10 days for home fires are between December 24 and January 6.

Let's look at "four Cs" of winter fire risks (statistics are from the National Fire Protection Association):

Christmas Trees

About 300 home fires start each year with Christmas trees (real and artificial). The leading causes: electrical malfunction, a heat source close to the tree, and children playing with fire.

What to Do:

- Check for fresh, green needles when buying a cut tree.
- Be sure artificial trees are fire-retardant.
- Place the tree in a sturdy stand and at least three feet from any heat source.
- Give cut trees plenty of water daily.
- Use lights listed by a testing laboratory and connect no more than three strands of bulbs.
- Don't use lights with loose bulbs or worn, frayed or broken cords.
- Unplug lights before leaving the house or going to bed.
- Place candles well away from tree branches.
- Dispose of the tree when it begins dropping needles.
- Do not leave a dried-out tree in the house or garage or placed against the house.



Chimneys

If you use your fireplace frequently during the winter and haven't had your chimney cleaned within two years, you could be at risk for a chimney fire.

Chimney fires can be noisy and may shoot dense smoke or flames out of the chimney—or can burn undetected. Any chimney fire can damage the chimney and house.

What to Do:

- Have a professional inspect your chimney every year or two for creosote, the substance that builds up in the chimney and provides the fuel for the chimney fire.
- Use only seasoned, dry wood to minimize the formation of creosote. Don't burn boxes, wrapping paper, trash or Christmas trees.
- Use paper or kindling, not flammable liquids, to start fires.

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Fire Risks (cont'd)

- Get enough air through the chimney. Closed glass doors or a narrow damper opening can keep smoke in the chimney longer.
- Build smaller, hotter fires that burn more completely and produce less smoke.

Don't forget basic fireplace safety:

- Use a sturdy screen to keep sparks in the fireplace.
- Allow fireplace and woodstove ashes to cool before disposing in a metal container (kept a safe distance from your house).

Candles

Christmas is the peak day for home candle fires, followed by New Year's Day and Christmas Eve. Half of home candle fires started when a combustible item was left near a candle.

About 40 percent of home candle fires begin in a bedroom. Mattresses and bedding, cabinetry, and window coverings are most commonly the first items to ignite.

What to Do:

- Put out candles when leaving a room or going to sleep.
- Keep candles away from clothing, books, curtains, furniture, and other flammable items.
- Use sturdy candle holders that won't tip over easily, that collect dripping wax, and are inflammable.
- Trim wicks to 1/4 inch.
- During power outages, avoid carrying a lit candle. Use flashlights.

Children

Winter and holiday traditions expose children to extra risks of fire. Don't let

their natural fascination with light and flame create danger.

What to Do:

- Keep children away from light strings and decorations and the multitude of wires they require.
- Watch children around the tree.
- Be aware that candles, fireworks, stoves and cigarettes also draw children's curiosity.
- Store matches and lighters out of reach, preferably in a locked cabinet. Use lighters with child-resistant features. About two of every three child-playing fires involve matches or lighters.
- Teach young children to tell an adult if they see matches or lighters.
- Don't use flame as a source of amusement for children. They may imitate what you do.

The ABCDs of Fire Extinguishers

Homeowners: give fire extinguishers prominent places in your homes. You may someday need one to save a life or limit property damage.

What to Buy

Look for a multi-purpose extinguisher appropriate for home fires, according to the National Fire Protection Association. Newer labels have a graphic to show what types of fires they should be used on. Older labels have colored shapes with letters inside.

The fire extinguisher should be large enough to put out a small blaze—but light enough to handle. Choose extinguishers labeled by an independent testing laboratory.

Where to Keep

Keep fire extinguishers in the kitchen and garage. Also consider placing them in or near rooms with fireplaces, dryers, electric heaters, wood stoves, workshops, or other heat sources, according to experts.

When to Use

In the event of a fire or smoke condition in a building, the most important priority is to exit safely.

Use a fire extinguisher if:

- the fire department has been called;
- the room is not filled with smoke;
- people have exited;
- the fire is in a confined area (e.g., wastebasket) and not growing.



How to Use

The acronym PASS tells how to use an extinguisher:

- P: Pull the pin. Point the nozzle away from you, then release the locking mechanism.
- A: Aim low. Point the extinguisher at the base of the fire.
- S: Squeeze the lever slowly and evenly.
- S: Sweep from side-to-side.

When you use an extinguisher, keep your back to a clear exit, allowing for an escape if the fire is not controlled.

Take Our Identity Theft Quiz; Learn How to Minimize Your Risk

Identity theft continues to be a significant and evolving problem. Within the last year, nine million people in the U.S. were victims, and total losses amounted to \$57 billion.

Do you know how to minimize your risk? Take our identity theft quiz to find out.

1. The most likely person to steal and use my identity is someone who:

- a) is a relative, friend, domestic employee, or business associate;
- b) hacks my identify from the Web or company database;
- c) skims my credit card number at a store when I'm not looking;
- d) goes through my trash to find personal information about me.

We're sad to report that the answer is "a." That's why security inside the home is as important as outside the home. Keep important records under lock and key at home, and make sure sensitive files on your computers at home and at work are password protected. Don't share your passwords with anyone, and avoid using obvious ones such as your mother's maiden name or your birthday. Don't give away your old computer to a needy acquaintance without using a high-powered shredding program to destroy sensitive files. Deleting them or reformatting the drive isn't enough.

2. When a doctor's office gives me a form requiring my social security number, I should:

- a) always provide it;
- b) ask if I must provide it and if an alternative form of identification is permissible;



- c) refuse to provide it.

The answer is "b." Years ago businesses often used your social security number to track you in their systems. Now, alternative methods exist. Don't be afraid to inquire if it's really necessary. Ask why they need it, how it will be used, and how they protect the information. You can always refuse, although you may have to forgo the service as a result.

3. An officer from my bank calls to say there is a problem and he needs to get some personal information to restore service. I should:

- a) give the officer the information;
- b) ask the officer to verify my account code or other information to make sure he is from the bank;
- c) thank the officer for bringing the problem to my attention and inform him or her that I will call the bank back through normal channels to confirm the problem and provide the information, if necessary.

The answer is "c." Always be suspicious of people calling or emailing

you to verify personal information – even if they sound convincing and can confirm certain facts about you such as your address or birthday. Get their contact information, and then say you will call them back through your normal channels – such as calling your bank branch or the customer service number on your statement. If they don't check out, you'll be able to provide the bank with the fraudulent contact information.

4. It's been a month since my phone and cable bills should have arrived in the mail. I should:

- a) consider myself lucky and go out to a nice dinner on the money I've "saved;"
- b) wait to see what happens next month;
- c) call my phone and cable companies to learn if and when they sent a bill, and to what address.

The answer is "c." Missing bills are one of the first signs that a thief may have diverted your mail by submitting a change of address form with the post office. They'll use the information on account statements to acquire loans and credit cards that you may not learn about until it's too late.

5. To send in an application for a credit card, submit a health insurance claim, or file my taxes, I should send correspondence by:

- a) leaving the envelope in my mailbox for the mail carrier to pick up;
- b) handing it to my mail carrier;
- c) dropping it in a secure mailbox;
- d) handing it to the postal worker at the local post office.

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Free Help for Identity Theft Victims with the Atlantic Master Plan

The average victim of identity theft spends 40 hours resolving the problem, according to one recent study. Some spend years.

Fortunately, Atlantic Master Plan policyholders with home coverage can take advantage of free identity theft restoration services.

The services are made possible through an agreement with RelyData, a leader in identity theft solutions and the only identity restoration provider recommended by the credit reporting industry. If you report a loss due to identity theft, we will set you up to work directly with RelyData.

Unlike many identity restoration firms, RelyData doesn't coach you through the process. They do the work for you. Working with RelyData might take one or two initial phone calls and about an hour of gathering information. After that, they take over and report on their progress as needed to you. They act on your behalf to deal with the credit bureaus, lenders and others as needed to restore your good name and expunge fraudulent information from your personal records. Then, RelyData will resolve any recurrences up to a year after the initial incident. For more information, visit www.RelyData.com.

Identity Theft Quiz (cont'd)

The answer is "c" or "d." Stealing mail from your mailbox may be low-tech, but it can still be highly effective. Even handing it to your mail carrier has risks; someone can always steal mail from the truck.

6. People who manage their bank and credit accounts online are more or less susceptible to identity theft than those who don't.

- a) more
- b) less
- c) no difference

The answer is "b." People who go online to handle their bank and credit accounts actually fare better because they are more likely to check their accounts frequently and thus notice signs of fraud sooner. And, they avoid the risks of sending and receiving sensitive information through the mail. If you go online, be sure to minimize risk with strong virus and firewall protection and smart password management.

7. I got my free credit report from one agency, and it was fine. As for the other two major credit reporting agencies, I:

- a) don't need to get their reports because they all share the same data;
- b) can wait and get the free report from another agency 12 months from now;
- c) should order my free report from the other two, as well.

The answer is "c." True: credit agencies do share information, but they don't always share it immediately. Therefore, it is best to order reports

from all three to get the most thorough and up-to-date picture of your credit standing. In addition, experts recommend getting the reports every six months instead of annually—even though there may be a modest fee. Catching identity theft quickly can greatly reduce the severity of loss.

8. Children are lucrative targets for identity thieves.

- a) yes
- b) no

Yes, children are becoming a preferred target. Since it may be years before a child applies for a loan or bank or credit account, a thief may be able to use a child's identity for years before anyone notices. Guard your children's personal information as carefully as you do your own, and request a credit report in your child's name every year.

9. When I receive junk mail, especially those relentless credit card offers, I should:

- a) toss them in the trash unopened;
- b) open them, then throw them away;
- c) open and shred anything that has personal information on it.

The answer is "c." Use a cross-cut shredder to destroy anything that has your name and address on it, especially credit card receipts, credit card offers, insurance forms, bank statements, and medical documents. Don't discard sensitive documents at work unless they'll be shredded.

Sources: 2006 Identity Fraud Survey Report, RelyData, Federal Trade Commission, industry sources.

Note: The safety recommendations in this newsletter should not be viewed as covering every conceivable situation. It only highlights a few of the more common preventive steps. Other or additional steps may be necessary. Any descriptions of coverage in this newsletter are meant to be general in nature and do not include nor are intended to include all of the actual terms, benefits and limitations found in an insurance policy. Coverage may vary by state. The insurance policy and not this newsletter will form the contract between the insured and the insurance company, and governs in all cases.