DEFUSE THOSE ELECTRICAL FIRES

Defective electrical wiring systems cause approximately 40,000 residential fires annually, according to a United States Consumer Product Safety Commission (CPSC) study. In addition, electric cords and plugs are involved in about 7,000 fires annually. The National Electrical Safety Foundation offers numerous tips to safeguard the home against electrical fire and related losses, including the following.

* Verify that outlets and extension cords are not overloaded.

* Examine electrical cords to ensure they are not frayed, damaged, or placed under rugs or carpets.

* Verify that the proper wattage bulbs are being used in light fixtures and lamps.

* Consider installing ground fault circuit interrupters (GFCI) in bathrooms, utility rooms, and kitchens. This device protects people against electrocution by shutting down the electrical system if it detects any imbalance in the electricity.

* Take steps to safeguard electrical appliances from power surges. A power surge is a sudden rise of current or voltage in an electrical circuit that can last up to several seconds and can ruin electrical appliances and equipment, such as computers. You can purchase surge protection devices to safeguard against the problem.

* Consider updating the entire electrical system if the home is over 40 years old. Older homes are more susceptible to electrical fire. For example, many older homes contain aluminum wiring, which is much more susceptible to starting fires than the copper wire required by modern building codes.

* Install child tamper-resistant electrical outlets to prevent a child from inserting something into the outlet holes.

* Install arc fault circuit interrupters (AFCI) to avoid fires caused by arc faults. An arc fault is a discharge of electric current across a gap.
This can be caused by improper electrical connections, pinched wire insulation, and overheated wires.

Note that many insurers offer discounts for some of these electrical safety improvements. Please call us for details.