



News Release

For Immediate Release

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The holiday season brings additional risks

Raleigh, NC – November 29, 2016 – The holiday season is a joyous time, with decorating, shopping and traveling; however, it comes with additional safety hazards.

“With so much excitement this time of year, it is easy for people to get distracted and overlook their own safety” said Russ Dubisky, a spokesman for the Insurance Federation of North Carolina (IFNC).

“There are several, simple things individuals can do to help protect themselves and their property.”

As many people increase their use of lights, supplemental heat sources, candles, and travel this time of year, the IFNC offers the following reminders to help keep your holiday season trouble-free.

Protecting your home against fire:

- **Decorations and lights:** Do not overload electrical sockets with too many cords or use indoor lights outside. When possible, use extension cords, whether indoor or outdoor and make sure to unplug all lights when sleeping or leaving your home.
- **Fireplaces/Space heaters:** Make sure you have at least 36-inches of clearance between the heat source and combustible materials such as bedding, furniture, books, and curtains. Also, make sure heaters are turned off when unattended and fires are completely out before you close the damper.
- **Christmas trees:** Select a freshly cut tree with flexible needles and water regularly. Place the tree in a secure stand away from any heat sources. If you use an artificial tree, make sure it is made of fire-resistant material. Never go near a tree with a candle or lighter.
- **Candles:** Place candles in sturdy holders away from combustible materials, and never leave burning candles unattended. Check candles frequently to make sure they don't burn down too far.
- **Fire protection equipment:** Make sure that smoke detectors and fire extinguishers are in good, working order.

Basic homeowners, renters, or condo insurance policies cover losses from fire. Check with your insurance agent or company to make sure you have the proper amount of coverage to repair or replace your structure and personal belongings.

Protecting against theft:

- **Keep your home well lit.** Mount exterior lights out of reach of would-be burglars in your yard or on your house. Put indoor lights on a timer.
- **Lock your doors and windows.** Dead-bolt window and door locks can slow a burglar down. Make sure you have strong doors in good condition.
- **Set or install a burglar alarm.** Most burglars avoid homes with alarm systems. Monitored alarms are most effective because they also alert the police. An added bonus: having an alarm system may make you eligible for an insurance discount.
- **Lock up your valuables.** Keep your valuables, such as jewelry, hidden and locked in a drawer, cabinet or safe.
- **Don't share travel plans on Facebook or other social media sites, and don't broadcast your absence in a voice mail or email greeting.**

A standard homeowner's policy covers theft of personal possessions and damage to the home caused by a break-in. However, if you have expensive items such as electronics, jewelry or artwork, you may wish to purchase additional coverage. Another tip, create a thorough inventory list of your belongings in case you need to file a claim.

On the road:

Deer are on the move the last three months of the year. Drivers should be especially cautious just before and after sunrise and from sunrise to midnight when deer tend to be moving more often.

- **Drive with caution, especially in posted areas.**
- **If you see one deer, look for others,** they often move in groups.
- **Use high-beam lights when possible** to reflect the eyes of the deer. Blow your horn to frighten the deer away.
- **If a collision seems unavoidable, brake firmly, but stay in your lane.** Swerving to avoid the deer, can cause you to lose control of your car, run off the road or end up in the path of another vehicle.

Collisions involving deer or other animals are covered under the comprehensive portion of your automobile policy, an optional coverage.

For more information from the Insurance Federation of North Carolina, or to schedule an interview, call (919)539-1375.

The Insurance Federation of North Carolina (IFNC) is a trade association established in 2004 by the leading property and casualty insurance companies doing business in North Carolina. IFNC serves as the voice for the industry on legislative and regulatory matters and promotes consumer awareness on issues of importance to the property and casualty insurance industry.

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