



What You Should Know About Home Fires



According to the National Fire Protection Association, house fires are more common than most people believe.

Fire departments throughout the U.S. reported that between 2011 and 2015 there were an estimated 358,500 residential fires every year.¹

¹<https://community.nfpa.org/groups/ifma/blog/2019/01/02/how-common-are-house-fires>



Top Starting Location of Home Fires²

1. Kitchens:

Cooking is the number one cause of all house fires, which is why **50% of all house** fires reportedly start in the kitchen.

2. Bedrooms:

Around **7% of residential home fires** begin in bedrooms. Many flammable items such as bedding, mattresses, furniture and clothing are in bedrooms. Fires started by a candle, portable heater or other item spread quickly.

3. Chimneys:

Dirty chimneys account for **6% of house fires** and were blamed for 25,000 residential fires between 2011 and 2015.

Honorable Mention:

Living room fires (**4%**)
Laundry room fires (**3%**)
Outdoor fires (**3%**)

²<https://www.nfpa.org/Public-Education/Fire-causes-and-risks/Top-fire-causes>



Causes of Home Fires, *Part 1*

- **Cooking:**

Cooking is the leading cause of home fires and are responsible for **21% of residential fire fatalities** and **45% of injuries**.

- **Heating:**

Home fires related to heating most frequently occur in the months of December, January and February. Most involve portable or stationary space heaters (**around 86%**).



Causes of Home Fires, *Part 2*

- **Electrical:**

Improper or faulty wiring are responsible for **7% of home fires** yearly and **9% of all home fire deaths**.

- **Smoking:**

Cigarettes, pipes and cigars were the leading cause of fires for a five-year period between 2012 and 2016. Bedrooms and living rooms were the most common starting location for smoking-related home fires.

- **Candles:**

Around **21 home fires** started by candles are reported **each day**.

Prevention Tips for Home Fires, *Part 1*

- Have a working fire extinguisher that is easily accessible in your home (preferably near the kitchen) and functioning smoke detectors.
- Routinely inspect all chimneys, furnaces and electrical work around your home; enlist the help of a professional if necessary.





Prevention Tips for Home Fires, *Part 2*

- When lighting candles or cooking always keep other materials far away from all flames or heating sources; never leave a stove or candles unattended.
- Smoke outdoors and fully put out or extinguish any embers, ash or smoking related items.



Homeowners Insurance Coverage for Fires

In most homeowners' policies there are three main areas of fire coverage:

- **Dwelling:**

Protects against any smoke or fire damage to your home, including attached structures such as garages or porches.

- **Detached Structures:**

Protection includes unattached garages, sheds, guest houses and fences; landscaping is sometimes covered as well (depending on your policy).

- **Personal Property:**

Coverage for your possessions, including clothing, furniture and appliances.



Actual Cash Value vs. Replacement Cost

In the event of a covered loss, your insurance policy will offer two types of reimbursement. The actual cash value of the item (minus depreciation) or the amount it costs to reimburse for an item of similar value.





What ACV or RC Means for Your HO Policy

Typically, your policy's dwelling coverage includes replacement cost, but your personal property valuation could be based on actual cash value.

Be sure to check the specific wording of your homeowners policy for coverage and reimbursement details.

A close-up photograph of a hand holding a pen, writing on a checklist on graph paper. The checklist has several items with checkboxes, some of which are already marked. The items include 'Drive', 'Drive', 'Mobile', and 'Mobile'. The background is a soft-focus grid pattern.

Always Be Prepared – Home Fires Can Happen Even If You Take Precautions

It's a good idea to keep an inventory of your possessions and an estimate of what it would cost to replace your items in the event of a covered loss such as a fire. This information could be useful when filing claims with your insurance company.