Protect your family from these 4 common fire hazards in the home.

Learning how to prevent house fires starts with knowing what causes them. Here are four common home fire hazards that lead to house fires and the steps you can take to keep your family safe.

Cooking. According to data from the National Fire Protection Association (NFPA), cooking is by far the most common cause of home fires. Taking a few simple precautions to eliminate fire hazards in your kitchen can significantly reduce your risk:

- Never leave the kitchen while food is cooking, especially on the stovetop or under the broiler.
- Keep flammable items like kitchen towels, oven mitts, cookbooks, and food packaging away from the stove.
- Of all cooking methods, frying poses the highest risk for fires. When frying, follow these precautions:
    - Heat oil gradually to the desired temperature.
    - Keep a pan lid nearby when frying. If flames rise from the pan, turn off the heat and put the lid on the pan. Leave the pan covered until it cools. If the fire is too big to smother with the lid, leave the house immediately and call 911.
    - Never put water on a grease fire — it can make it worse. Use baking soda and/or a lid to smother smaller pan fires.
- Keep a kitchen fire extinguisher on hand and periodically check it to make sure it is functional.

Heating. The second most common cause of house fires is heating equipment, including space heaters, fireplaces, furnaces, and water heaters. The first step to take is to have your furnace inspected and

serviced to ensure it is both safe and working efficiently. The more efficient your furnace is, the less likely you'll be tempted to save money with a supplemental heating source. Supplemental heating sources like space heaters cause many home fires, so it's best to use them sparingly. Learn more about safely using supplemental heat sources.

Electrical. Any equipment or appliance powered by electricity has the potential to start a fire. Besides cooking and heating equipment, fans, air conditioners and clothes dryers are home fire hazards that account for many fires. These tips can help you avoid electrical fires:

- Keep small appliances unplugged when not in use, especially those that produce heat, like toasters, hair dryers, etc.
- Do not use any electric equipment or appliance with a frayed or worn cord.
- Use extension cords on a temporary basis only. If you need additional outlets for your family's needs, have them installed by a professional electrician.
- Never remove the third prong on a plug to fit into a two-prong outlet — it is there to protect you from power surges and malfunctions.
- If you have an older home with an older electrical system, consider upgrading it. It will not only reduce your risk of fire, but it can also save you money on insurance, too.
- Clean the lint screen on your dryer after each load and don't use the dryer if the lint screen is missing.
- Vacuum out the ventilation duct (the large hose in the back of your dryer) on a regular basis to avoid lint buildup.
- Keep the area around your dryer clean.
- Don't leave the dryer running while you are not at home.
- Don't overuse your air conditioner, and have it serviced and inspected each year.
- Keep any flammable items away from your air conditioner unit.

Smoking materials. While smoking causes fewer house fires than cooking, heating equipment, or electrical issues, home fires caused by smoking (and the lighters and matches used by smokers) result in the most fatalities. If you must smoke, don't do it inside the home.

And just in case…
Following the tips above will reduce fire hazards in your home. However, you can take all the right precautions and still have a home fire. That's why you'll want to make these two smart investments:

Smoke detectors. Having up-to-date, fully functioning smoke detectors on all levels of your home is essential. For more details on choosing the best smoke detectors for your home, see our blog, What you need to know about smoke and carbon monoxide detectors.

Homeowners insurance. Because no home is 100% fireproof, give yourself the peace of mind of a good homeowners insurance policy.

To learn more, talk to a local, independent agent.