13 holiday safety tips to keep you secure at home and online.

For many, the holidays are a joyous time of the year. But the season also can be a dangerous time of year. For instance, December and January are peak months for house fires, and increased online purchases can leave shoppers vulnerable to credit card fraud and identity theft. To keep your holidays happy, not hazardous, follow our holiday safety tips for 2020.

Be a safe Santa. We're all doing more online shopping this year, and that can mean double for the holidays. Here's how to shop safely.

1. Never shop using public Wi-Fi. Your personal data and credit card information can be intercepted more easily over a public Wi-Fi network.

2. Try using a digital wallet. Using a digital wallet like Apple Pay or Google Pay adds an extra layer of protection between you and would-be credit card thieves. The wallet obscures your payment information, so the merchant sees a one-time code that's good for that one transaction only.

3. Use strong passwords. Make your passwords at least 10 characters long, and use a combination of letters, numbers and symbols. Use a different password for every account you have.

4. Use credit cards, not debit cards. Credit cards usually offer a higher level of liability protection. This means if someone makes fraudulent purchases using your card, you won't have to pay for them (up to the limit of your protection).

Deck the halls with care. Festive decorations are part and parcel of the holiday season. Just make sure yours are safe for everyone.

> **5. Christmas trees.** If you get a real tree for Christmas, remember: the drier the tree, the more flammable it is. Put water in the base of your tree daily. And don't keep it in the house too long after the holidays. If tended to properly, freshly cut Christmas trees can last up to four weeks on average.
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> **6. Decorative lights.** Overloading electrical circuits with too many lights can create a fire hazard. Never connect more than three strings of lights together. Replace older strings of lights with LED lights, which don't get as hot. If you're putting up lights on the exterior of your house, make sure they are approved for outside use.
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> **7. Candles.** If you decorate with candles, keep them high enough to be out of the reach of children, and don't use them in high-traffic areas where someone might bump into them. Be sure to extinguish every candle before you go to bed. Better yet, use battery-operated candles – they don't melt, and they keep your family safer.

Be a safe chef. Holiday feasts, cookie swaps, edible gifts – your kitchen gets a real workout in November and December. Add the tendency of holiday guests to gravitate toward the kitchen, and you have a recipe for disaster. But a few simple precautions can safeguard both you and your guests.

> **8. Keep pot handles turned toward the center of the stove.** This prevents passing guests from knocking hot food or liquid off the burners.
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> **9. Keep flammable items away from burners.** Towels and potholders should be kept well away from the stove when not in use. Also avoid wearing long, flowy sleeves or scarves while cooking.
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> **10. Keep a kitchen fire extinguisher on hand.** Make sure yours is still functional. Some extinguishers have an expiration date you can check. If yours doesn't, check the pressure gauge to be sure it's still in the green "good for use" area.

Gather 'round a safe and cozy fire. During the holidays, your fireplace is the center of attention, whether you're roasting chestnuts, hanging stockings or just enjoying the glow. Here are extra holiday safety tips.

> **11. Have your chimney inspected and cleaned.** Make sure you get a clean bill of health for your fireplace before the holidays. Creosote buildup or chimney blockages can be fire hazards.
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> **12. Keep children away from the fire.** When a fire is going in the fireplace, keep children at least three feet away from the flames. A fireplace screen can provide a barrier and prevent any sparks from escaping.
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> **13. Burn only logs in the fireplace.** Never throw giftwrapping into the fire; chemicals from the paper can start a flash fire.

Of course, even with our best efforts, things can go wrong during the holidays. That's why our final tip is to make sure you have reliable homeowners insurance coverage.

We hope you've enjoyed our "Holiday Safety Tips 2020," and from everyone at Patriot Insurance: Happy Holidays!