

Home and Personal Safety

Safety whether at home or at work have unique hazards that we all have to be aware of. Every year more than 160,000 American die as a result of household injury. The Center for Disease Control reports that the most common sources of home injury or death result from poisoning, falling, choking, drowning or fires/burns.

- Chemical Safety
 - There are many chemical hazards, poisons, and flammables that are stored for various uses in and around the home. A few important safeguards include:
 - Keep all chemicals tightly sealed.
 - Do not store chemicals around areas where food, beverages or medicine are stored.
 - Store chemicals out of reach of children and pets.
 - Keep the National Poison Control number available: 1 (800) 222-1222
- Fire Safety
 - Ensure smoke detectors are installed in the kitchen, garage, bedrooms, and other areas where appropriate on each level of the home.
 - Test smoke detectors on a regular basis and change batteries when the time changes forward and backward in the fall and spring.
 - Fire extinguishers should be located in key areas of your home (kitchen, garage, etc.)
 - Prepare and practice a fire evacuation plan and ensure each member of your household is knowledgeable.
 - Ensure your street address is clearly visible from the street for emergency vehicles that have to find your home.
- Electrical Safety
 - Use extension cords only as directed and do not exceed recommended wattage.
 - Make sure all appliance outlets are grounded.
 - Test your ground fault circuit interrupters regularly.
 - \circ $\,$ Never cut or alter plugs to make them fit into an electrical outlet.



Insurance Risk Management Consulting

- Kitchen Safety
 - Store sharp utensils and serving ware out of the reach of children.
 - Store knifes with blades pointing to the back in storage areas.
 - Allow food to thaw in the refrigerator or microwave, not at room temperature.
 - Avoid using food past its noted expiration date.
 - Where necessary, install childproof devices on cabinets.
- Slip/Fall Safety
 - Ensure proper lighting in each room.
 - Make sure throw rugs are secure, otherwise remove.
 - Periodically check the security of thresholds and the floor beneath.
- Home Invasion Safety
 - Do not leave house keys under doormats, in potted plants, or hanging on nails or other areas outside of the home.
 - Do not leave your entire key ring when having your vehicle serviced.
 - Do not leave notes for friends, delivery drivers, or other that you are not home or when you expect to return.
 - When out of town, either stop mail and newspaper service, or have someone pick them up periodically.
 - Plant shrubs beneath windows to make entry more challenging for a burglar.
 - Keep garage door closed.
- Gardening Safety
 - Wear glasses/goggles, sturdy shoes and long pants.
 - Wear hearing protection when using machinery.
 - Use long sleeves/pants or bug repellant (such as DEET).
 - Use sunscreen.
- Boating Safety
 - Only experienced operators should control the boat.
 - Ensure there is a fire extinguisher on board.
 - Have emergency supplies available (i.e. flares, first aid kit, etc.).
 - o Adhere to the number of people and weight limitations of the vessel.
 - Ensure there are floatation devices for each person on board.
 - Ensure someone on shore knows where you are going and when you are expected back.

The information in this document was obtained from sources which, to the best of the writer's knowledge, are authentic and reliable. Arthur J. Gallagher & Co. makes no guarantee of results and assumes no liability in connection with either the information or recommendations obtained in this document. Moreover, it cannot be assumed that every acceptable procedure is included in this document or that abnormal or unusual circumstances maynotwarrantorrequire furtheroradditional procedures.