



Independent Insurance Agents
& Brokers of America, Inc.



ESFi

Electrical Safety Foundation International

NEWS

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ELECTRICAL SAFETY TIPS FROM IIABA AND ESFI

The U.S. Consumer Product Safety Commission says there is an annual average of 165,380 electrical-related home structures fires, taking an average of more than 900 lives, injuring nearly 7,000 people and causing nearly \$1.7 billion in property damage. To protect your loved ones and home, the Independent Insurance Agents & Brokers of America (IIABA) and the Electrical Safety Foundation International (ESFI) offer these electrical safety tips.

Outlets and Plugs

- Check for outlets that have loose-fitting plugs, which can overheat and lead to fire.
- Never remove the ground pin (the third prong) to make a three-prong plug fit a two-conductor outlet; this could lead to an electrical shock.
- NEVER FORCE A PLUG INTO AN OUTLET IF IT DOESN'T FIT. Plugs should fit securely into outlets.
- Avoid overloading outlets with too many appliances.
- Replace any missing or broken wall plates.
- Make sure there are safety covers on all unused outlets that are accessible to children.
- Check for any hot or discolored outlet wall plates; this may indicate dangerous heat buildup at the connections.

Power Cords and Extension Cords

- Ensure all power cords and extension cords are in good condition, not frayed or cracked.
- Cords should never be nailed or stapled to the wall, baseboard or another object.
- Do not place cords in high traffic areas or under carpets, rugs or furniture.

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- Extension cords should only be used on a temporary basis; they are not intended as permanent household wiring.
- Ensure extension cords and electrical products are listed by an independent testing facility such as Underwriters Laboratories Inc. (UL), CSA, ETL or MET labs, and are properly rated for their intended use, indoor or outdoor, and meet or exceed the power needs of the appliance or tool being plugged into it.

Light Bulbs

- Check the wattage of all bulbs in lamps and light fixtures to ensure they are the correct wattage for the lamp or fixture.
- Replace bulbs that have higher wattage than recommended; if you don't know the correct wattage, check with the manufacturer.
- Make sure bulbs are screwed in securely—loose bulbs may overheat.

Circuit Breakers and Fuses

- Circuit breakers and fuses should be the correct size and rating for their circuit.
- If you do not know the correct size, have an electrician identify and label the size to be used.
- Always replace a fuse with the same size fuse.
- Create a circuit map that clearly identifies all outlets, fixtures and the major appliances each circuit serves.

Appliances

- Ensure all your appliances are all certified by an independent testing laboratory such as UL, CSA, ETL or MET Labs, and read and follow the manufacturer's instructions carefully.

GFCIs and AFCIs

- Ground fault circuit interrupters (GFCIs) prevent accidental electric shock and electrocution by shutting off a circuit when a "leak" of electric current is detected off the circuit. Required in homes since the early 1970s, homeowners should consider GFCIs on all general-purpose circuits. GFCIs should be tested monthly and after every major electrical storm.
- AFCIs help prevent fires that often result from problems with outlets, switches, and frayed and cracked cords by sensing the particular signature of an arc—where electricity has to "jump a gap"—and, like a GFCI, acts immediately to shut off the circuit, thus depriving the hazard the opportunity to start a fire. AFCIs are currently required in all new home construction in the bedroom circuit, but should be considered in all homes, particularly older homes, and on all general-purpose circuits.

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For more information on electrical safety and homeowners insurance, or to speak with an IIABA or ESFI expert, please contact Jemarion Jones, print media, at (703) 706-5445 or jemarion.jones@iiaba.net, or Susan Nester, broadcast media, at (703) 706-5448 or susan.nester@iiaba.net