

OH, CHRISTMAS TREE!! PROTECT YOURSELF FROM HOLIDAY FIRES

ALEXANDRIA, Va.,— This holiday season, millions of families will celebrate a tradition: buying and decorating a real Christmas tree, and thousands more will adorn artificial trees. But while many have only heart-warming memories of their beautifully decorated trees from holidays past, an unfortunate few have experienced devastating losses over this season of giving due to carelessness and improper care of their Christmas trees. And many more are at risk every year, warns the Independent Insurance Agents & Brokers of America (IIABA).

A house fire during holiday season can be even more costly than during other times of the year. Madelyn Flannagan, IIABA's Vice President of Research and Education, attributes this partially to the increasing value of those gifts under the tree. "In recent years, the gifts of choice for adults and teens have been electronics: computers, iPhones, tablets, flat screen TVs, gaming systems," she noted. "With such high-value items on the premises for those living in and outside of the home, a house fire sparked in a Christmas tree can often result in thousands of dollars in losses, even if the fire is rather localized. Having the proper insurance is the only way to protect the most frequent victim of Christmas tree fires — your new, valuable possessions."

Experts agree that most of these fires could have been easily prevented. Purchasing a tree too early can leave it exposed and without water for days or even weeks. Caution and common sense should prevail when considering a natural Christmas tree.

Following the guidelines for choosing and caring for a live Christmas tree will significantly reduce your chances of adding to those daunting statistics. And talking with your agent about the proper insurance will protect you and your valuable possessions, even if something does go wrong.

Christmas tree selection and decorating safety tips:

- **Choose a fresh tree.** A fresh tree won't burn easily. One way to ensure freshness is to visit a farm or lot with a "cut your own" policy...or choose a live tree that can be planted in the yard after the holiday.
- **Do your own check for freshness.** Run a branch between your thumb and forefinger and pull toward you. The branch won't lose many needles if it's fresh.
- **Slice a fresh straight cut across the base of the trunk to improve the tree's water absorption.** Sap from the previous cut can seal over the base of the tree and prevent it from "drinking."
- **Use a sturdy tree stand that holds at least one quart of water and check it first for cracks or leaks.** A faulty stand can not only starve the tree of water, but it can also cause major damage to your floors from an inconspicuous leak.
- **Water your tree every day, using tap water only.** A tree will absorb as much as a gallon or more of water in the first 24 hours and one or more quarts a day thereafter.
- **Avoid tree placement near fireplaces, space heaters, and vents.**
- **Use cool burning tree lights, designed for interior use.** Newer LED lights are a good choice. Test all light cords, extension cords and connections before hanging them. Never use outdoor lights on your tree.
- **Unplug tree lights before leaving home or going to bed.**
- **Safely dispose of your tree as soon as it begins dropping needles. Dry trees are the most dangerous.**

Holiday home insurance tips:

- **Review your insurance coverage.** Since most risks cannot be eliminated entirely, consumers should add an evaluation of their homeowners or renters insurance coverage to their list of holiday precautions. That way, if an accident does occur, at least you will be protected from financial ruin.
- **Insure valuable gifts.** Valuable gifts like diamond jewelry and antiques may not be covered under a standard homeowners or renters insurance policy. You must purchase an "endorsement" or separate coverage for these items.

- **Conduct a holiday home inventory.** Use that new iPhone or tablet to record new and expensive gifts and keep as an insurance record.
- **Keep gift receipts.** “Receipts are good for more than returning gifts,” says Flannagan. “If you plan to have expensive gifts under the tree this year, make sure you keep all of the receipts. In case of fire or theft they may be your only proof of ownership.”

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