

# Top tips to protect your home from fire

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Stuart Forrester, Claims Director at specialist home insurance provider, Homeprotect, shares five suggestions to keep you safe from fire as the September heatwave hits.

As the temperature gauge rises and we dust off the barbecues, fire claims - especially in the garden - are on the rise. It isn't just parties in the garden that can cause fire in the home, however, with cooking accidents, poorly discarded smoking materials and electrical faults all contributing to the risk we face.

Here are some vital tips for how to keep your property and yourself safe.

## Take care when using a barbecue

Make sure you only use your barbecue outside, check that it is not rusty or damaged and position it on a raised, flat brick or concrete surface that is stable and well away from fences or garden items. Use only enough charcoal to cover the base of your barbecue and for extra precautions, always keep a bucket of water nearby in case of emergencies.

With gas barbecues, it's important to check that the gas tap is turned off when it is not in use and before changing the gas cylinder – which should only be done outside where there is better ventilation.

When using a disposable barbecue, never move it inside, even if it looks to have gone out - disposable barbecues give out poisonous carbon dioxide fumes which can kill in minutes when in an enclosed space.

## Cook up a storm, not a fire

If a sudden downpour ruins your barbecue plans and you need to revert to plan b, don't ignore the risks of more conventional cooking.

The kitchen has many hazards that can easily cause a fire, and with 60% of fires in the home starting in the kitchen, it's important to ensure you are being as safe and aware as possible.

Never leave pans unattended as they can easily overheat, which increases the risk of oil or food in the pan catching fire. If you have to leave the kitchen, make sure you turn off the heat source and remove the pan from the hot stove until you return.

Do not cook under the influence of alcohol or when you are tired – if you do need to eat whilst you are tired or intoxicated, instead consider asking someone else to cook or order a takeaway.

## Dispose of hot ashes safely

Hot ashes and embers can quickly start a house fire so make sure that you do not dispose of any hot

materials in the bin, as even if they appear extinguished, they can retain heat for a long time. Placing these in a container made from flammable materials such as plastic, will very easily start a fire that could spread to nearby objects and properties. Ensure you allow for the appropriate cooling time for ash disposal, and if possible, store in a non-combustible container outdoors.

Ensure the safe use of plugs and sockets

If you're planning on taking the party outside, be wary of overdoing the electricity. Overloading electric sockets or extension leads is one of the main reasons for fire in the home and it's easy to accidentally do.

As such, make sure that any sockets or cables are suitable for use outdoors. Different appliances have different power needs and by combining them, this can cause overheating, melting of insulation, electrical arcing, and ultimately cause a fire.

Prepare for the possibility

If a fire does start, it's important to know your best escape route and that you do not stop to collect personal items. The best route from your home is most commonly the usual way you access it. Check closed doors with the back of your hand to check if this is warm, as this helps to determine if the fire is on the other side.

Never store items in communal areas where they may cause a blockage to escape. If your escape routes are blocked, it may be safer to stay where you are until the fire brigade arrive, so block the doors with soft items to prevent smoke getting into the room and call 999 or alert for help from a window.

Finally, check your home insurance policy to see whether it has fire cover as standard. At Homeprotect, we see fire claims range from £50 to £500,000, and even a small fire can have catastrophic consequences, so it's important to read your policy documents to know what you're covered for (and what you're not). Make sure that your sums insured for your buildings, outbuildings and contents are adequate, so you're not underinsured. Some policies will also exclude reckless damage when using barbecues and firepits, which is another reason to take this into consideration.

We all believe that a fire in the home won't happen to us - but it is important that we take appropriate precautions to ensure the risk of fire is low, helping to protect our home, belongings, and ultimately our lives.