

## Is Your Home Ready? – Pt. 3

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In this part we discuss a different hazard of the winter season.

### Firing Up A Hearty Loss

Do you own a fireplace, wood-burning stove or portable heater? What about a gas or an electric furnace? If so, you need to take steps to make sure that they are safe and used properly. This should be done well before the arrival of the heating season.

Have your furnace inspected to make sure that it will operate properly in cold weather. Clean filters and vents will go a long way to keep your furnace a source of warmth rather than a cause of a fire loss. An inspection should also make certain that your furnace is not creating a dangerous carbon monoxide buildup.

Fireplaces and wood-burning stoves should also be inspected and, if necessary, thoroughly cleaned. Creosote, a tar-like byproduct of burning wood, builds up in chimney and stove flues very quickly. Even a single wood-burning season could produce enough buildup to create a fire or severe smoke hazard. Don't do the inspection yourself. It's worth the cost to have a professional inspect and clean your fireplace or stove. Also, make sure that you don't burn softwood or paper. Using anything other than hard woods exposes your fireplace or stove to quicker creosote buildup (softwood) or more intense heat (paper), which could clog or contribute to cracking a flue or liner.

Be very careful with the use of portable heaters. Depending upon the type, they can be prone to malfunction or could be a hazardous source of burns, especially for children. Further, many types can be easily tipped with the combination of heat source and fuels, creating a serious fire hazard.

Finally, make sure you have fire/smoke and carbon monoxide detectors properly installed and in good working order. Test them and put in new batteries. Small expense, big payoff.

As always, insurance professional is a valuable source of safety and insurance information. Don't hesitate to contact an agent to discuss your questions. If you haven't had the chance, please be sure to read parts one and two of "Is Your Home Winter Ready" which discusses other winter concerns.

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