



Thinking About a Fire-Safe Holiday

A Christmas tree and piles of holiday gifts that were left within two feet of a fireplace in an apartment caught fire, igniting the contents of the living room. Three of the five residents died of smoke inhalation. Damage to the house was estimated at \$200,000. Damage to its contents was estimated at an additional \$10,000.

As the holidays approach, you and your family may be making your home festive with lights, trees, candles, and other seasonal decorations. Too often, holiday happiness turns to tragedy when Christmas trees, lights, or decorations catch fire.

Many home fires occur during the winter holiday season, when special lights, decorations, candles, and Christmas trees increase the fire risk for your residents and their visitors.

Christmas Trees

Between 2002-2005, Christmas tree fires caused an average of 24 civilian deaths, 27 civilian injuries, and \$13.3 million in property damage per year. These statistics include fires related to real and artificial trees.

In an urban apartment, Christmas tree lights were located too close to the furniture. The hot lights ignited combustible materials stored on wooden shelves behind the tree. Several families were left homeless after smoke damaged many apartments in the building.

On average, one in every nine reported home fires caused by Christmas trees resulted in a death.

Two thirds of all Christmas tree fires were reported in the month of December; and 19% were reported in January. The later fires were probably caused by dried-out trees that had not been removed from the property.

Other important factors:

- 48% were caused by some type of electrical failure or malfunction
- 27% involved a heat source too close to the tree
- 22% involved malfunctioning decorative lights
- 15% were caused by candles too near the tree
- 7% involved fixed or portable space heaters
- 5% resulted from someone, typically a child, playing with fire or other heat source.

Holiday Lights

During the same period, holiday lights and other decorative lighting were implicated in about 240 home fires each year, causing an average of four deaths and 14 injuries in each incident. One-fifth (22%) of these fires began with Christmas trees. About a third (35%) occurred in December, and about 13% in January.

Six apartments were destroyed in a fire that started when a string of Christmas lights overheated. The fire displaced 12 families. The lights had been wrapped around the wooden porch railing of a ground-floor unit; the tall flames quickly spread to upper floors.

Candles

According to the National Fire Protection Association, more than 15,000 home fires are started by candles each year, causing more than a thousand deaths and countless injuries, and property losses of more than \$500 million.

The NFPA also reports that:

- Most candle fires (14%) occur in December, almost twice the monthly average of 8%.
- More candle fires start on Christmas Day than any other day of the year, followed by Christmas Eve, New Year's Day, and New Year's Eve.
- About 13% of December candle fires begin when holiday decorations are too close to candles.

Sequoia Insurance has prepared three easy-to-read Risk Alerts that will help you have a fire-safe holiday:

SRA-012 – *Enjoy Your Holiday Tree – Safely*

SRA-013 – *Enjoy Holiday Decorations – Safely*

SRA-014 – *Enjoy Holiday Candles – Safely*