

Fire Prevention & Safety

According to the U.S. Fire Administration, there are approximately 250,000 one- and two-family home fires each year, causing \$5.5B in property loss

Securing comprehensive homeowners insurance will help replace items lost in a fire and can assist with the rebuilding of your home. However, at NBIC we want our policyholders to avoid the trauma of a house fire all together, and offer the following precautions to keep your home and loved ones safe.

Smoke and Fire Alarms

- UL approved smoke and carbon monoxide alarms should be installed on each level of your home and in every bedroom
- · Replace batteries in your smoke and carbon monoxide alarms
- Inspect and clean dust from the covers of your smoke and carbon monoxide detectors
- Review your fire escape plan with your family

Candles

- · Never leave burning candles unattended
- · Only burn candles while under constant adult supervision
- · Place burning candles away from drafts and vents
- · Place candles on secure furniture out of reach of children and pets



Wood, Pellet and Gas Stoves

- Before purchasing a wood, pellet or gas stove check with your local fire department and/or building code officials to inquire about local ordinances and to see whether or not a permit is necessary before you install a stove
- · Wood, pellet or gas stoves should be professionally installed
- · Store firewood at least 30 feet away from your home
- · Be sure your chimney is lined
- Have a certified chimney sweep inspect and clean the flue (liner) and check the fireplace damper
- Do not have more than one heating device in a single flue
- Keep at least one dry-powder operated, ABC-type fire extinguisher in the home at all times
- · Remove clutter which may have accumulated on or near the stove or fireplace
- · Be sure chimney bricks and mortar are in good condition

Visit our website www.nbic.com for more information on fire prevention and safety.



ShelterPride® A value added service to homeowners

Through Narragansett Bay Insurance's ShelterPride® home safety program, homeowners are able to identify and correct hazards that could cause property damage or injury to a family member. With ShelterPride®, your insureds have the right amount of insurance and all the credits they deserve.







