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Fireworks Pose Wildfire Risk When They are in The Wrong Hands

Insurers and Fire Experts Offer Advice on Staying Safe Over July Fourth Weekend

SACRAMENTO, Calif. — The cancellation of Independence Day professional fireworks programs this year could raise the risk of wildfires as more amateurs undertake their own pyrotechnic shows, according to four organizations who focus on risk mitigation.

“Leave fireworks to the professionals. Sparklers alone generally cause about one-fourth of all injuries during each year’s Fourth of July celebrations,” said Michele Steinberg, Wildfire Division Director, National Fire Protection Association (NFPA), who noted amateurs who set off fireworks caused an estimated 19,500 fires and generated around 9,000 emergency room visits over the entire year in the U.S. in 2018. “We encourage residents to find alternative ways to celebrate the Fourth of July, such as through the use of glow sticks.”

The NFPA documents in their report, Brush, Grass and Forest Fires 2018, that the Fourth of July was the peak day for wildfires started by fireworks, followed by July 5. Annually, local fire departments responded to an average of 4,430 brush, grass, and forest fires on July Fourth, more than five times the daily average of 840. An average of 2,550 fires on July 5 was three times the daily average.

The three steps to protecting life and property from wildfire, whether caused by fireworks or any other reason, are: 1) create an ember-resistant home; 2) take a wildfire reality check and; 3) make a home inventory. These themes are promoted year-round by the Insurance Institute for Business & Home Safety (IBHS), the Insurance Information Institute (Triple-I), and the American Property Casualty Insurance Association (APCIA), respectively.

“Up to 90 percent of homes destroyed by wildfires are first ignited by embers and not the main wildland fire front,” said Daniel Gorham, research engineer at IBHS. “It is all about the embers and making sure they have nothing combustible to land on. The Fourth of July is a good reminder to take a few practical and affordable steps to create an ember-resistant, noncombustible zone in the first five feet around the entire home.”

“Insurers have deployed the technology and created the mobile apps needed for the virtual processing and adjusting of claims,” stated Janet Ruiz, director, strategic communications, Triple-I. “Despite the pandemic, the U.S.’s insurers are prepared and ready for 2020’s wildfires.”
A wildfire reality check involves assessing each year whether you have the right type, and amount, of insurance coverage for your home’s structure and its contents, according to the Triple-I.

“The Fourth of July serves as a great reminder that it is time to get your finances ready for wildfire, particularly if you live in a high-risk area,” said Michael Richmond-Crum, manager, personal lines and counsel, APCIA. “Taking simple steps like updating your policy and preparing a home inventory with your smart phone will make recovery easier should a fire damage your home. Renters will also find a home inventory invaluable in accounting for personal possessions when filing a claim."

The National Interagency Fire Center reports wildfire activity picked up in Nevada and Utah over the weekend of June 27-28. High fire risk continues this week in Arizona, Colorado, and New Mexico.

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About Insurance Information Institute (Triple-I) The Triple-I is a nonprofit communications organization supported by the insurance industry. With offices in New York City and Arlington, Va., the organization has been a trusted source of unique, data-driven insights on insurance for over 60 years. The Insurance Institute for Business and Home Safety…

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