



The Bear Facts



ABOUT HOME FIRE SAFETY



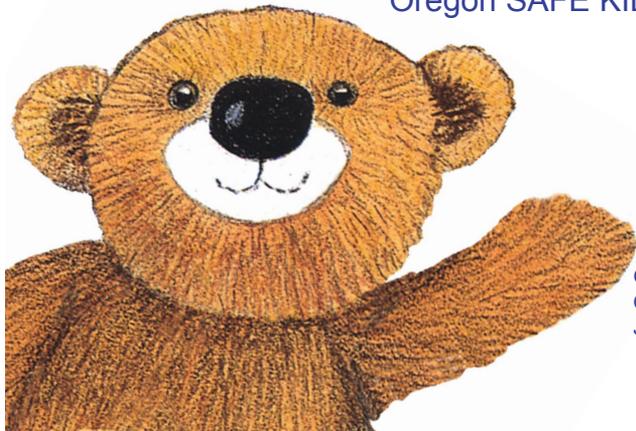


This booklet provides
fire safety information
for parents and caregivers
of young children
to help them protect
their homes and families
from fires and burn injuries.



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Insurance Information Service of Oregon and Idaho
Oregon Burn Center
Oregon Office of State Fire Marshal
Oregon SAFE KIDS



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CHILDREN...CURIOUS ABOUT

Case study

Four families lost their homes and most of their possessions in fire in a four-plex apartment building. The fire was reported at 10:20 a.m. The fire marshal said a four-year-old child playing with a lighter started the fire on a bed in an upstairs apartment.

The Red Cross assisted the residents with vouchers for food and clothing and two families were housed in a motel.

Facts

- * Children are naturally curious about fire.
- * From 1995 -1999, thirty-one children ages six and younger, died from fires and burn injuries in Oregon.
- * Even toddlers can start a fire with a match or a lighter.
- * Young children do not understand the destructiveness of fire.
- * Most fires started by young children occur in the home, in closets, bedrooms, hiding places or forts.

Data in this booklet from the Oregon All-Incident Reporting System, 2000, unless otherwise noted.

Parents can take several steps to keep their children safe from fire and protect their home.

Lighters are especially attractive to young children because of the bright colors, the ease with which they can be held in small hands and the sparks they emit. In fact, it is hard for young children not to be intrigued by this ignition device.

- Eliminate a child's access to matches and lighters.
- If you smoke, use only a child-resistant lighter (No lighter is child-proof.) and keep it on your person at all times.

- Set firm rules that children are to tell an adult if they find matches and lighters.
- Teach children the difference between toys and fire tools.
- Increase supervision for children fascinated with fire.
- Model only fire-safe behavior.

SAFETY TIPS FROM THE BEAR



KITCHEN FIRES

Case study

There was nothing left of the manufactured home by the time firefighters arrived around 8:45 p.m.

Forty-six firefighters responded with four engines, three tankers and a rescue vehicle. The fire started when cooking oil was allowed to get too hot and it ignited on the stove.

The fire marshal declared the home a complete loss estimated at \$100,000.

Facts

* In Oregon, the most common place in a home for a fire to start is the kitchen. Twenty percent of all residential fires start in the kitchen.

* Flammable materials such as towels, pot-holders, or paper left near the stove are a factor in most kitchen fires.

* A pan of oil or greasy food left unattended on the stove can erupt in flames in only minutes.

A

ll family members should know kitchen

safety. Be sure older children or babysitters know what to do in case of a kitchen fire—older children may be responsible for younger children.

- When a fire starts in a pan, don't panic.
- Slide the pan lid onto the fire. Never use water to put the fire out.
- Carefully turn off the burner.
- Let it cool completely before taking off the lid.
- Never pick up a flaming pan and move it.
- Teach children that toasters should not be left unattended and to

unplug any small appliances when they are not being used.

- In case of a fire in a microwave or oven, turn off the power and leave the door shut until the fire is out.

SAFETY TIPS FROM THE BEAR



BURN AND SCALDS IN CHILD

Case study

A mother was bathing her four-year-old and six-year-old in the tub together after dinner. The phone rang and she left the room for only a moment to answer it.

She heard a scream from the bathroom and went running back to discover that the six-year-old had accidentally turned on the hot water, scalding the younger child, who sustained burns over thirty-two percent of his body.

As a result, the child spent seven weeks in the hospital and underwent two major surgeries.

The hot water heater in the home had been set to “hot” instead of the recommended 125° F or less.

Facts

Thousands of children suffer burn-related injuries each year.

* In Oregon, during 1997 to 1999, the leading cause of burn injuries for children was scald burn.

* The majority of burn and scald injuries are sustained by children under age six.

* During 1998 and 1999, deaths related to burn injuries were all due to fires in the home.

Data from Oregon Burn Center.

K eep candles, oil lamps and lanterns up and away from young children

- Set the water heater thermostat to 125° F.
- Keep hot liquids and foods from the edges of tables and counters.
- Refrain from using tablecloths with small children around.
- Carrying children and hot liquids at the same time is unsafe.
- Use lidded cups for hot beverages.
- Keep matches and lighters out of sight and reach of young children.
- Turn pot handles toward the back of the stove.

- Cover all unused electrical outlets with safety devices.
- Use a special child-guard screen as a barrier for the wood stove or fireplace.
- Teach children to stop, drop and roll if their hair or clothing catches on fire.

SAFETY TIPS FROM THE BEAR



CARELESS SMOKING AND DISASTERS

Case study

Two firefighters fought their way through flames to the bedroom of a forty-seven-year-old male who was found lying on the floor.

They pulled him to safety and took him to the Oregon Burn Center where he was listed in critical condition with smoke inhalation and burns on his arms and legs.

A smoldering cigarette apparently caused the fire.

Damage was estimated at \$75,000.

Facts

- * Discarded cigarettes were the number two cause of all fires in Oregon in 1999 and the leading cause of all outdoor fires.
- * Careless smoking caused 166 residential fires in 1999.
- * Eight people died as a result of careless smoking in 2000.
- * Alcohol/drugs and smoking materials are a deadly combination linked to eighty-nine percent of Oregon fire deaths.

SCARDED CIGARETTES

Establish a rule in your house that no one, not even a guest, is allowed to smoke in bed.

- When outdoors, or when driving, make sure matches and cigarettes are completely cold before discarding. Discard extinguished cigarettes in an ash tray, not out the window or into the environment.
- Check wastebaskets and cushions in rooms where people have been smoking. Look for cigarette embers that are still burning.
- Avoid leaving matches or lighters on coffee tables where children might play.

- Children imitate adult behavior. If you smoke, avoid making it attractive to children—(e.g.) by blowing smoke rings.
- Use ashtrays that keep a cigarette from falling out.
- Do not leave cigarette butts in ash trays where children might play with them or try to eat them.

SAFETY TIPS FROM THE BEAR



CAMPFIRES

Case study

Governor John Kitzhaber declared an emergency conflagration in Eastern Oregon in August 2000.

Firefighters from across the state were called in to battle a 20,000 acre blaze. The blaze threatened a town and area farms. One firefighter was injured.

The cause of the fire was an unattended campfire.

Facts

- * Oregon has 225 developed state parks, fifty of them with campgrounds.
- * In the year 2000, one out of every five human-caused wildfires was started by a campfire that got away.
- * In 1999, juveniles were reported to have started over fifty fires in forestland.

Data from Northwest Interagency Coordination Center.



Children and adults love campfires. They love

telling stories around the campfire and roasting marshmallows. Parents/caregivers can use this experience to teach the responsible use of fire.

- Take precautions when starting a campfire with matches or lighters. Never try to start a campfire by pouring gasoline or other flammable liquids on it. Children will model your behavior.
- Children should not be allowed to play in the fire with sticks.
- Fully extinguish campfires before leaving the campsite or before retiring for the night.

- Build campfires down wind and well away from your tent or camper.
- Supervise children at all times when fires are burning or grills are in use.
- Contact your local park ranger for more information about camping safety.

SAFETY TIPS FROM THE BEAR



FIREWORKS

Case studies

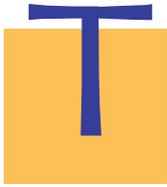
Hospital emergency rooms submit yearly data to the Office of State Fire Marshal on fireworks-related injury. The examples below highlight the fact that even very young children can be seriously injured from fireworks.

Did you know the core of a sparkler can reach 2000° F? A boy under two years old suffered second degree burns to his eyes from a wire core sparkler. A two-year-old girl received third degree burns on her fingers and foot from a wood core sparkler. Both children were treated at the hospital and released.

A three-year-old boy suffered eye injuries from a smoke bomb. He was hospitalized.

Facts

- * There were 252 fires caused by fireworks reported to the State Fire Marshal between January 2, 2000 and August 31 of that year.
- * These fires caused an estimated loss of \$97,460.
- * Eighteen children ages seventeen and younger sustained fireworks related injuries and were treated at area hospitals. Almost forty percent of those children were under the age of five.
- * Parents can be held liable for any damage or injuries caused by children who use fireworks.
- * Oregon law prohibits the sale of fireworks to children under age sixteen.



The Fourth of July is a time for America to celebrate our independence. Help prevent fires and fireworks injuries by being prepared, safe and responsible by practicing the three BEs.

Be prepared

- Use only legal fireworks sold from a licensed retail stand.

Be safe

- Always have an adult light the fireworks; never allow a young child to light or hold a firework.
- Never point or throw fireworks at people, pets, cars or buildings.
- Keep children and pets a safe distance away from fireworks.

Be responsible

- Always have water handy (a garden hose or bucket of water) for emergencies and to douse misfired and exhausted fireworks.
- Do not alter any fireworks or attempt to make your own.

SAFETY TIPS FROM THE BEAR



CANDLES

Case study

Three family members (two adults and a five-year-old child) lost their lives in an early-morning fire caused by an unattended candle.

The candle was part of a decorative display. It was left burning unattended and it ignited the decorations and other nearby curtains.

The twelve-year-old daughter was able to escape by breaking a window in her bedroom and crawling out to safety.

Facts

* In 1999 in Oregon there were 133 candle-related fires.

* Candle-related fires resulted in \$1,797,787 in property loss.

* In 2000 in Oregon there were three fatalities and ten injuries from candle fires.

* Many candle fires are started when pets knock them over, or when children touch or play with them.



andle use has risen greatly in the past decade.

Unfortunately, candle fires have also increased. A few simple actions can allow you and your family to enjoy candles, while preventing a candle fire from occurring.

- Keep candles at least one foot away from Christmas trees, evergreen clippings, paper, decorations, paper, curtains, upholstered furniture and any other flammable items.
- Always place a candle in a sturdy metal, glass or ceramic candle holder.
- Remain in the room with burning candles; never leave them unattended.

- Make sure candles are blown out before leaving home or going to bed.
- Place candles out of reach of pets and children.

SAFETY TIPS FROM THE BEAR



FIRE SURVIVAL

Case study

Firefighters reported a home smoke alarm saved a life in an early morning fire which started inside the garage. The home owner was awakened by the smoke alarm, exited, the house and called 911 from a neighbor's house.

Facts

- * Every year more than 1,200 children are killed by home fires in the U.S.
- * On average, fire death risk for the very young is double the average for the rest of the population.
- * A disproportionate number of Oregon fire fatalities are children under age twelve.
- * Having a working smoke alarm and escape plan can double your family's chances of surviving a fire.



Young children may hide from fire in such places as closets or under beds. Teach your children what to do if they hear a smoke alarm or see smoke. It could save their lives.

- Install smoke alarms with a ten-year battery in your home on every level, outside each sleeping area, and in every bedroom. Alarms should never be disconnected and batteries should never be removed.
- Test and maintain your smoke alarm monthly.
- Develop and practice a home fire escape plan. Plan two ways out and choose a designated meeting place.

- Practice crawling low in smoke.
- Teach children to YELL fire and get out of the house.
- Call 911 from a neighbor's house. Never re-enter a burning building.

SAFETY TIPS FROM THE BEAR



INSURANCE

Case study

The insured's home was severely damaged by fire. The insurance company paid to repair the damage. The family had to move to a temporary residence until repairs to the home could be completed.

An investigation revealed the fire started while the insured's six-year-old son was playing with matches in his bedroom.

The insurance company directed the insured to the local juvenile firesetter intervention program.

1999 fire facts

- * Homeowners' property losses accounted for 47% of total fire losses.
- * Residential fires caused an estimated \$5.1 billion in property damage.
- * 282,500 of the fires in 1999 occurred in one and two-family dwellings.

Did you know?

- * Fire death rates are highest for the young and those over age 64.
- * Nationally, over half of all arson fires are set by children under age 18.
- * Nationally, children misusing fire caused 3.4% of residential fires, 4.4% of deaths, 8% of all injuries and 4% of dollar losses.

Data from *Insurance Information Institute Fact Book 2000*.

If you have a fire, what should you do?

- Phone your insurance agent immediately to report the loss.
- Make temporary repairs to secure the property and prevent injury.
- Take steps to protect your property from further damage.
- Prepare a list of lost or damaged articles.
- Save receipts for what you spend, including any additional living expenses you incurred if a temporary place to live was needed.
- Provide all requested information in a timely manner to the insurance representative handling your claim.

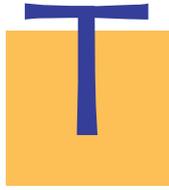
What will your insurance company do?

- A claims representative will be assigned to assist you in filing your claim, to assess the damage and to help you find temporary housing.
- As part of the claims process, a full investigation into the fire's cause and origin will be conducted. Your full cooperation is necessary during the course of the investigation.

Please turn to Page 20 for an overview of your potential liability if your child sets a fire.



YOUR POTENTIAL LIABILITY



The insurance company may subrogate against

an individual or homeowner responsible for causing the fire in an effort to recover damages.

Every year the insurance industry pays thousands of dollars in claims as a result of juvenile fire-setting. In some instances, coverage may be denied under your homeowner's policy if your child intentionally or recklessly starts a fire.

By Oregon law, parents can be held liable for up to \$7,500 in damage their child may cause to property of others. It is a parent's responsibility to seek and obtain treatment for their child.

Your insurance agent can provide referrals to assisting agencies, such as a juvenile firesetter intervention program, if your child is involved in the setting of the fire.

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