

## SIMPLE REMINDERS TO PROTECT YOUR PROPERTY

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CISA will be at the  
Chicagoland Cooperator  
on May 18, 2016  
at the Stephens Center  
Stop by booth #325

Spring is in the air!  
And that means it's  
time to clean house.  
Here are some  
recommendations:

- Have an audit completed by a CPA
- Obtain a reserve study
- Schedule your annual roof inspection
- Repair any paved surfaces damaged by the winter conditions

Fires are more dangerous today. According to data presented by the National Fire Protection Association (NFPA), smoke alarms that are properly installed and maintained play a vital role in reducing fire deaths and injuries. Smoke alarms save lives. If there is a fire in your home, smoke spreads fast and you need smoke alarms to give you time to get out. Having a working smoke alarm cuts the chances of dying in a reported fire in half. Almost two-thirds of home fire deaths resulted from fires in homes with no smoke alarms or no working smoke alarms.

Underwriters Laboratories (UL) have concluded that homes today burn eight times faster than in past decades. In fact, flashover, the point when intense heat causes an entire room to become engulfed in flames, now occurs less than five minutes after a fire starts. A flashover used to take 30 minutes or longer to occur. This means that people have far less time to safely exit a home!

### Migrate Your Risk

**Candles.** They may be pretty to look at, but they rank eight among leading causes in fires. Candles cause 3% of total reported home fires. Never leave candles unattended or alone with children in the room. Keep candles at least 12 inches away from anything that might burn. Blow out all candles when you leave a room or go to bed. Think about using flameless candles in your home. They look and smell like real candles.

**Christmas Trees.** They are a traditional part of the holidays, but they can also be a major source of fuel in a fire. Between 2009-2013, \$17.5 million worth of property damage were resulted from Christmas Tree related home fires. *Some holiday tips:* Use a timer on Christmas lights, especially on real trees. A timer will ensure that the lights are not on too long. Make sure the tree is at least three feet away from any heat source, like fireplaces, radiators, candles, heat vents, or lights. Always turn off lights before leaving home or going to bed.

**Hot Plates.** Cooking equipment has been involved in 45% of reported home fires over the last five years. Unattended cooking equipment is the leading cause of cooking fires. Never leave hot plates on unattended.

**Electrical.** U.S. fire departments respond to an estimated annual average of 47,820 fires involving electrical failure or malfunction. *Call an electrician* if you notice any of the following: frequent problems with blowing fuses or tripping circuit breakers. Discolored or warm wall outlets. Sparks from an outlet. Flickering or dimming of lights. Frequently replacing the same light bulb.

Make sure your association is prepared and aware.



## CISA's Tidbit

### Claim Reporting

Claims need to be submitted as soon as you're aware of them, per policy conditions. Having insurance with us is a partnership; you maintain your property and we'll pay claims promptly. Not maintaining your property may result in claims being declined for deferred maintenance, and the policy may be non-renewed.