

Christmas Preparations

BY [Sagicor General Insurance](#) Posted [December 12, 2018](#) In [home insurance](#)

Be warmed by the reason for the season, but not by an accidental fire!

With Christmas not too far around the corner, we are all busy planning the theme of décor, and where the lights are going, both inside and outside. The Christmas menu is being finalized as well as who will be on the invitee list and perhaps who is not...

Let's stop for a moment and spare a simple thought: *Are your home and its contents adequately protected in the event of an unforeseen incident?*

In our hectic world, where we rush home from work to put up the Christmas Tree, to pull out that string of lights which we haven't even looked at since last Christmas, plug it into the old extension cord designed for two items. Instead we plug in six strings of lights as well as the motion sensor for the Christmas chime. as well as that room fragrance, just so everyone is *sure* that it's Christmas. In short, we create a recipe for an accident.

Here are some of the major hazards of Christmas and how to avoid them:

ELECTRICAL FIRES

Some electrical fires happen because of poor wiring or appliance failure, but many occur due to mistakes that homeowners make like overloading electrical outlets or extension cords. Even outdoor lights can sometimes start a fire, especially as this tends to be a drier time of the year, with leaves, and grass being more combustible.

Here are some safety tips to follow when it's time to deck the hall with Christmas lights:

Read and follow the manufacturer's instructions

- Do not use the lights outdoors unless they are made for use outdoors
- Don't run the cable under carpets, or in any areas where it can be damaged
- Keep lights clear of decorations and other flammable materials
- Use lights appropriate for the purpose. LED lights offer great luminosity but generate very little heat.
- Don't leave the lights on when the room is empty. Remember to switch them off when you go to bed and when you leave the house.
- Take care when dismantling and packing the lights to avoid damaging them
- Keep them safely stored away out of reach of children
- Avoid storing them in damp or excessively hot conditions.
- Keep them safely stored away out of reach of children

Another "Christmas" hazard is baking late at night, when we are exhausted. We leave the baking of the Christmas turkey, ham, great cake and sweet bread until the dead of the night when we are finished other tasks.

Truth is, we are less alert when we are tired, and the oven timer may not wake us up in time.

Some safety tips to follow when cooking are:

- Only attempt to cook or bake when fully alert and you can devote attention to the task at hand.
- Use multiple timers. Use a cellphone or similar device to alert you when a task is completed in addition to the oven timer.
- Keep that device with you, so even if you venture into bed for that “power nap” while the ham bakes, the proximity of the alarm can jolt you from your slumber.
- Make sure that you own fire control devices and that they are quickly accessible.
- Ensure you install smoke alarms
- Also, double check that you really *did* turn off the gas!

Accidents do happen from time to time, but why make it a tragedy? Create an emergency plan for you and your family. Where would you go in the event of a fire? How would you escape a burning house? How would you help persons with disabilities or mobility challenges escape a burning house?

BURGLARY

It’s the season to share what we have with others and often these gifts can be quite valuable. Thieves know this too. Take special precautions during the holiday season, here’s how:

- Don’t leave expensive items under the tree, keep them secured until it’s time to unwrap them. And after you do, put them away.
- Don’t leave the night time security check until you are tired and ready for bed, you may miss a step.
- ‘Tis the season to be “merry”, but if you are under the influence don’t drink and drive and make sure you pay attention to your surroundings when going home late at night. Plus, double check that you’ve secured your property properly.

Christmas is the time of year to focus on family and friends, don’t let it be marred by disaster. Take precautions and ensure that your insurance coverage is adequate and that your policy is up to date. Even if you are not the owner of the property, Sagicor General Insurance offers coverage for the contents, valuables and personal possessions, televisions, electronics and Computer equipment. Insurance coverage is available to mitigate against many types of loss. Call your us at Sagicor to ensure you are prepared this Christmas season. After all, homes aren’t disaster-proof, *but Sagicor insurance can make all the difference when disaster strikes...*