

Holiday Safety: Decorating

Christmas Tree Safety

- Keep a fresh-cut tree outdoors and cover the trunk in snow, or immerse it in a bucket of water until you are ready to decorate it.
- When you are ready to put up a live tree, cut a 1- or 2-inch diagonal off the bottom of the trunk. The new cut will help the tree to absorb water, which preserves its freshness.
- Select a spot for the tree that is at least three feet away from a heat source.
- Put the tree in a sturdy, water-holding stand with widespread legs, and keep the stand filled with water.
- Once a tree becomes dried out, do not keep it in your home or garage, as it is highly flammable.



Holiday Lighting Safety

- Mixing and matching lights can create a fire hazard, so keep outside lights outdoors and inside lights indoors.
- Always buy lights and electrical decorations bearing the name of an independent testing lab, such as UL, and follow the manufacturer's instructions for installation and maintenance.
- Carefully inspect new and previously used light strings before using them. Throw away any that appear damaged.
- When hanging your lights, string lights together using built-in connectors. Do not join more than 200 midget lights or 50 larger lamps through one string or cord.
- Do not connect more than three sets of lights to one extension cord.
- Remember to unplug all decorations and lights, both inside and outside your home, before leaving or going to bed.
- If you blow a fuse, unplug the lights from the outlet and immediately replace the blown fuse. If the replacement fuse blows again, a short circuit may be present. Throw the faulty light string or decoration away, or if it is new, return it for a refund.

Candle Safety

- Place candles in stable holders and in a spot where they cannot be easily disturbed.
- Never use lit candles to decorate your Christmas tree.
- Never leave a burning candle unattended, and always extinguish candles before leaving the room or going to bed. Avoid placing candles near flammable objects.
- Keep burning candles out of the reach of children.

Safety First

During cold winter months, the icicles on your home's eaves may be a sign that a ridge of ice is forming at the edge of the roof. This ridge, also known as an ice dam, can prevent melting snow from draining properly. If an ice dam forms, sprinkle a melting compound to break it up. Avoid using traditional rock salt, as it may cause further damage and faster deterioration of your gutters.

For more information on this and other loss prevention tips, contact your Advisor at CIA Insurance and Risk Management at (586) 799-6000.

The holiday season is a good time of the year to check your home's smoke alarms to ensure they are in working order and to replace batteries as needed.

Thousands of individuals are injured each year due to accidental fires during the holiday.

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