



# Adam's Home Fire Safety Guide

How to keep your home  
safe and secure from fire

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## Insuring your safety

House fires are one of the most devastating things that can happen. So, how can we protect our homes and families from the worst?

Don't worry, we've got your back. Well, Adam has.

As a Firefighter and an independent Adviser for one of our networks, Adam has a unique perspective when it comes to protecting his client's homes. We've collated some of his top tips on how to keep your home safe and secure from fire.

# 1

## Install smoke alarms

Choosing the right smoke alarm is important. If you're not sure what type of smoke alarm is right for your home, you can always ask for advice at your local fire station.

### Buy approved smoke alarms for your home

Depending on the size of your home, you might consider having more than one alarm. For the highest level of fire security, install a smoke detector in every room apart from in the bathroom and kitchen. At the very least, you should have one smoke alarm on the hallway ceiling of each floor of your house.

### Check your smoke alarm works

It's easy to check if your smoke alarm is working properly. Simply press the button on the alarm – if it makes a sound, it's working fine. If you press the button and the test alarm doesn't sound, change the batteries in your smoke alarm. Ideally, set a monthly reminder for yourself to check your smoke alarm works.



**Without a smoke alarm, your risk of serious injury in a fire increases by 9 times\***

\*firekills.campaign.gov.uk/



# 2

## Protect against electrical fires

Electrical fires are becoming increasingly more common due to increased use of electrical appliances in the home and account for the highest number of fire claims, with electrical wiring issues the most expensive to fix.

### Protect your home from electrical fires:

- Don't overload sockets with multiple plugs. More than one plug in a socket can start a fire, especially if the appliance uses a lot of power, e.g. a washing machine or tumble dryer
- Check electrical cables. Keep an eye out for scorch marks, split cables, exposed wires and loose connections. If you find any of these, take the plug out of the socket and have the cabling looked at by a qualified electrician
- Keep plugs and cords away from heat sources
- Use the correct extension cords
- Unplug devices during lightning storms
- Never charge devices under pillows or mattresses



**53%\*** of all accidental dwelling fires were caused by electrical appliances

\*[electricalsafetyfirst.org.uk/what-we-do/our-policies/westminster/statistics-england/](https://electricalsafetyfirst.org.uk/what-we-do/our-policies/westminster/statistics-england/)



# 3

## Beware of lithium batteries

Lithium batteries can be found in cars, bikes, scooters, laptops, phones, and e-cigarettes, amongst many other items. Fire and rescue services are most concerned about the significant fire risk involved with electric vehicles including e-bikes and e-scooter batteries.

### Protect your home from the risk of lithium battery fire:

- Always use the charger that came with your product as poor quality chargers can damage batteries and increase the risk of fire
- Follow the manufacturer's instructions to charge batteries and unplug when the charge is complete
- Never leave a charger plugged in overnight or unattended
- Only choose branded, genuine products from a reputable retailer
- Avoid storing, using or charging batteries at very high or low temperatures
- Ensure you regularly check batteries for signs of damage



Over 300\* incidents of lithium battery related damage reported in the past year

[\\*gateshead.gov.uk/article/24904/Residents-urged-to-be-vigilant-as-fires-in-home-due-to-battery-malfunctions-rise](https://www.gateshead.gov.uk/article/24904/Residents-urged-to-be-vigilant-as-fires-in-home-due-to-battery-malfunctions-rise)



# 4

## Safety on sunny days

The sun can increase the likelihood of fire, with the most common incidents involving mirrors, glass tables and compost bins. Small checks such as making sure there are no mirrors in the direct line of sunlight will make a huge difference, as many unsuspecting items can create a fire.

### Reflective items safety:

- Make sure any mirrors or reflective items aren't facing the sun or left in a place where the sun can reflect from them onto material objects
- If needed, when the sun's rays are intense, keep your curtains closed and blinds down

### Composting safely:

- Use a smaller surface area. Your pile should not exceed twelve feet, while the width should be a minimum of a cubic yard
- Monitor your compost frequently to spot any changes
- Monitor the water content, if it needs more add some high water content vegetables
- Fluff your pile regularly for more aeration



A mirror left on a windowsill set fire to the curtains causing £11,000\* of damage

\*[www.lvgi-intermediaries.co.uk/discover/news/glorious-summer-days-can-cause-expensive-fire-damage](http://www.lvgi-intermediaries.co.uk/discover/news/glorious-summer-days-can-cause-expensive-fire-damage)



# 5

## Staying safe in your garden

It's important to be mindful of safety measures when having controlled fires in your garden. Fires can spread quickly and cause widespread damage so always avoid lighting a fire indoors, on a balcony or in an enclosed space and make sure they're kept away from sheds, fences or other flammable materials.

### Having a fire safely:

- Keep barbecues and bonfires away from flammable objects
- Keep water or firefighting equipment nearby
- Avoid placing fires near dry vegetation
- Properly extinguish fires and never leave them unattended

### Reduce wildfire risk:

- Maintain defensible space around your property
- Clear dry leaves, debris and store flammable materials away from the home
- Avoid using equipment that generates heat near dry vegetation
- Prune plants to prevent overgrowth
- Clear fallen branches and debris
- Design landscapes with fire-resistant features like patios, grass and shrubbery



**A compost bin set alight and spread to the house causing £42,000\* of damage**

\*[www.lvgi-intermediaries.co.uk/discover/news/glorious-summer-days-can-cause-expensive-fire-damage?](http://www.lvgi-intermediaries.co.uk/discover/news/glorious-summer-days-can-cause-expensive-fire-damage?)



# 6 Other ways to minimize the risk

## Enhance your property's protection:

- Install outdoor sprinkler systems and fire-resistant roofing materials to enhance property protection during the summer
- Having a well-maintained garden with defensible space can help reduce fire risk

## Minimize fire risks while you're away:

- Unplug non-essential appliances
- Ensure smoke alarms and carbon monoxide detectors are working
- Avoid leaving candles or open flames unattended
- Inform a trusted neighbour or friend about your absence

## Lesser-known fire safety tips:

- Cover outdoor appliances to protect them from the sun
- Disconnect gas bottles when not in use
- Soak grass, fences and walls with water in case of a wildfire



Fires and explosions make up 17%\* of home insurance claims in the UK

\*morganclark.co.uk/about-us/blog/uk-home-insurance-claim-statistics





# I'll leave you with this...



It's really important to know what your insurance covers, especially when it comes to fire risks. You should think about the replacement cost of your personal belongings and your property, and also consider any extra expenses.

It's always a good idea to chat with an insurance expert who can help customise your plan to fit your needs.

**Adam**

We know it's important to have the right cover in place, why not speak to your Adviser about how LV= home insurance can help protect your home.

