

Simple steps can reduce fire damage says AA Insurance

Auckland – 17 June 2009 – Over 90 percent of New Zealanders have smoke alarms in their homes to give early warning of house fire, according to the AA Insurance Home Security Index.

The AA Insurance Home Security Index surveyed 2,710 New Zealanders online about their homes and what they do to prevent fire damage. Some 47 percent say they have fire extinguishers with which to fight fire in the home.

“Most of those we surveyed have something in their homes to give early warning of or prevent damage from house fires,” says Martin Fox, Deputy General Manager, AA Insurance. “However, it’s worrying that only 58 percent of those with smoke alarms in their homes check them regularly to ensure they are working properly. And as the New Zealand Fire Service reports that in 80 percent of all house fires they attend – and in 93 percent of fatal house fires – smoke alarms are either not installed or not working, we can’t overemphasise how important it is to have smoke alarms and check them regularly.”

Just over 60 percent of people surveyed say they give their heating appliances a safety check at the beginning of each winter.

“We can take simple precautions to prevent much of the catastrophic damage to people and property which occurs each year,” says Martin. “The smoke alarm message seems to be getting through but there are many other simple steps people can take to reduce the risk of winter house fires.”

“Winter is the season for home fires because that’s when people make use of and have accidents with home heating such as open fires, wood burners, electric and gas heaters. Winter is also likely to see an increase in fires started by overloaded multi-boards with appliances such as electric blankets and dehumidifiers which are more frequently used in winter.

“And while most of us have already felt the chilly temperatures and wintery weather, there are still several months of winter to come,” adds Martin.

Between July 2007 and June 2008 the Fire Service attended 6,934 residential property fires around New Zealand. The most common cause of fire in the home is unattended cooking which also accounts for a third of all fire deaths.

“The beginning of winter is the ideal time to check the fire safety of your home,” says Martin.

“Check your smoke alarms, check your appliances. If you haven’t done so this winter, take a few minutes to go through this list with your family or flatmates.”

Household Fire Safety Tips from AA Insurance

1. If you haven’t got smoke alarms, buy some today and install them immediately. The Fire Service recommends photoelectric type smoke alarms. And make sure you test your smoke alarms regularly to ensure they still operate effectively.
2. Get a fire extinguisher and learn how to use it. If you already have one, make sure you check its safety each year.
3. Always turn your electric blanket off before you get into bed.
4. Remember the heater-metre rule. Keep furniture, clothing, curtains and toys a metre from heaters and fireplaces.
5. Have your chimney swept at the beginning of each winter and make sure you have a steel bin for taking away the ashes.
6. Don’t overload multi-boards – they are designed only to take the number of appliances as they have plugs. And plugging a multi-board into another multi-board will overload it.
7. Keep looking when you’re cooking. This is especially important when frying as a pan of oil can ignite and cause major damage in under a minute.
8. Turn off all non-essential electrical appliances at the wall before you go to bed or to work.
9. Untangle appliance cords and make sure there’s no fraying.
10. Always check that hair straighteners have been turned off before leaving them – some models heat up to over 200°C.

“And of course always take care around the house, especially in the kitchen,” adds Martin. “It’s easy to become distracted and accidentally cause a major fire, as these examples from our claims department demonstrate.”

- A woman was smoking while working on the computer in her bedroom. As she finished her work she stubbed out the cigarette but didn’t check that it was completely extinguished. The smouldering cigarette ignited the surrounding material on the desk and grew into a fire. While not a total loss, the woman’s home and possessions were considerably damaged by the heat and smoke of the fire and the water used to put it out. There were no smoke alarms in the house which would have given an early warning to the growing fire in the bedroom.

- A man had several multi-boards plugged into a socket in a bedroom. These overloaded multi-boards ignited, starting a fire. The bedroom was extensively damaged and the remainder of the house was spoiled by smoke and heat from the fire. This fire may not have happened if the multi-boards had not been overloaded. And again, the major damage could have been prevented if the house had been equipped with smoke alarms.
- A woman was heating up soup on the stove. She forgot about it while doing other jobs around the house and the pot boiled dry and caught alight, filling the kitchen with smoke and eventually igniting into a small fire in the pot. The smoke alarms went off and allowed the woman to put out the fire before it did any major damage to the kitchen.

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About AA Insurance

AA Insurance was launched in 1994 and is a joint venture between New Zealand Automobile Association and Suncorp-Metway Limited.

AA Insurance has over 300 staff servicing 150,000 plus customers and manages over 300,000 policies. Over half of those policies cover motor insurance risks including cars, bikes, caravans and motor homes, and the remainder are house and contents insurance.

In 2008, AA Insurance was a finalist in the unlimited/JRA Best Places to Work Survey in the medium-large workplace category, making it one of the top places to work in New Zealand.

AA Insurance Limited has an A+ (Strong) Insurer Financial Strength Rating given by Standard and Poor's (Australia) Pty Ltd on 8 January 2009. For further information visit www.aainsurance.co.nz.

About the 2009 AA Insurance Home Security Index

The 2009 AA Insurance Home Security Index is an independent internet survey of 2,710 people aged 18 to 65 from around New Zealand.

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