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Top 4 Claims to Avoid on the 4th of July

By John D. Doak, Oklahoma Insurance Commissioner

For most Oklahomans, July 4th means family, friends, food and fireworks. The Independence Day celebration allows us to spend more time with those we love, but it may also raise the risk of filing an insurance claim. But, if you exercise caution and plan ahead, you can enjoy a claim-free holiday. Here's a list of the most common insurance claims on July 4th and how to avoid them.

Auto Accident

According to AAA, a record-high 558,400 Oklahomans are expected to travel over the Fourth of July weekend. Thanks to the lowest gas prices since 2005, 86 percent of those will drive. Nationwide, about 36 million people will hit the roads. The National Safety Council estimates that 466 people may be killed in auto-related crashes and an additional 53,600 may be seriously injured. That is the Council's highest predicted number of deaths since 2008.

To help ensure a safe holiday, the Council suggests drivers get plenty of sleep, put down their cell phones and, of course, find alternate transportation if they've had too much to drink. You should also make sure every passenger wears a seat belt. That move alone could save 181 lives this weekend.

Fireworks Injury

Fireworks are fun but they can also be very dangerous. Every year 230 people on average go to the emergency room every day with fireworks-related injuries in the month around the July 4th holiday. More than half of the injuries are burns.

The Consumer Product Safety Commission offers these fireworks safety tips:

- Never allow young children to play with or ignite fireworks.
- Be careful with sparklers. They burn at about 2,000 degrees. That's hot enough to melt some metals.
- Never place any part of your body directly over a fireworks device when lighting the fuse. Back up to a safe distance immediately after lighting fireworks.

- Never try to re-light or pick up fireworks that have not ignited fully.
- Never point or throw fireworks at another person.
- Keep a bucket of water or a garden hose handy in case of fire or other mishap.
- Never carry fireworks in a pocket or shoot them off in metal or glass containers.
- After fireworks are done burning, douse them with plenty of water.

Grilling Injury

Every year people are hurt while using charcoal or gas grills. To make sure your backyard barbecue is pain-free, follow these tips: Always supervise a grill in use, never grill indoors, make sure people and pets stay away from the grill, keep the grill away from the house and anything that could catch fire and use long-handled cooking tools.

Boating Accident

The Fourth of July is one of the busiest and deadliest times of the summer boating season. To make sure you're safe on the water, you should always wear a life jacket and make sure your boat is properly equipped and functioning properly. It's also a good idea to check the weather forecast, watch out for other boaters and never, ever drink while operating a boat.

I hope you have a wonderful Fourth of July celebration. But before you dust off the fireworks, grill and party supplies, make sure you are planning a safe, claim-free holiday. If you have any questions about insurance, please don't hesitate to call our Consumer Assistance Division at 1-800-522-0071.

About the Oklahoma Insurance Department

The Oklahoma Insurance Department, an agency of the State of Oklahoma, is responsible for the education and protection of the insurance-buying public and for oversight of the insurance industry in the state.

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