



## Declare Your Independence from Fireworks Danger

By John D. Doak, Oklahoma Insurance Commissioner

If you're planning a big bang for Fourth of July celebrations later this week, make sure your party doesn't go bust. Independence Day fireworks account for two out of five reported U.S. fires, more than any other cause of fire each year. In 2011, fireworks caused an estimated 17,800 reported fires resulting in \$32 million in direct property damage. Hospital emergency rooms saw an estimated 8,700 people for fireworks-related injuries in 2012. This year when you're shopping for sparklers and bottle rockets, know what your homeowners policy will cover to protect you in the event damage or injury is caused from your fireworks display. And, don't forget to review important safety tips.

### Fireworks and Insurance

It is important to check with your insurer to see if you are properly covered for liability and damage to your home resulting from the use of fireworks. Fireworks are illegal in most incorporated towns and cities in Oklahoma, so you need to check if your policy excludes fireworks-related coverage. Homeowners policies typically exclude damages caused by illegal activities and may exclude coverage for fireworks completely.

If you live in an area where fireworks are legal, ask whether your policy calls for specific safety precautions before using fireworks on your property. Structural damage to your property may be covered under a standard homeowners policy should any lit fireworks land on your roof or spark a grass fire, for example. However, it is important to note possible repercussions of filing a claim. If you file two or more claims, your rates could rise when your policy renews or your policy may not be renewed.

### The Harmful Side of Fireworks

The use of fireworks comes with risk and the potential for serious injuries. Even sparklers can burn as hot as 1,200 degrees, which can cause severe burns. According to the National Fire Protection Association (NFPA), the risk of fireworks injury is highest for young people ages 15-24, followed by children under 10.

Personal liability typically protects you and your family for negligence if someone is injured or someone else's property is damaged. Additionally, "medical payments" in a homeowner's policy can protect you from medical expenses in the event guests are injured by fireworks on your property. Be sure to verify the monetary limits outlined in your home insurance policy and look into additional coverage, if needed.

## **Keeping Safe**

Here are some safety tips to review before your Independence Day celebration:

- Fireworks should only be used outdoors. Light fireworks in a clear area away from houses or flammable materials such as dry leaves or grass.
- Make sure other people are out of range before lighting fireworks.
- Never ignite fireworks in a container.
- Keep a bucket of water nearby in case of fireworks emergencies.
- Do not relight or handle malfunctioning fireworks. Wait 20 minutes and then soak them in water before throwing them away.
- Do not place any part of your body over a firework while lighting it.
- Do not experiment with homemade fireworks.
- Know your fireworks and read the caution label before igniting.

The best way to prevent fireworks-related damages is to attend a public display, but if you cannot resist celebrating with your own fireworks, make sure you are protected from potential fire damage and injury. For insurance-related questions, contact the Oklahoma Insurance Department's Consumer Assistance Division at 1-800-522-0071 or go online at <http://www.ok.gov/oid/>.