

FIRE PREVENTION

Do You Have the Right Fire Extinguishers?

CONSIDERING THE cost, frequency and loss of life related to residential fires, it's important for homeowners to have loss control measures in place.

A fire extinguisher may seem like a simple item, but when properly selected, placed and maintained, it can be a powerful tool to prevent severe fire loss. The best thing is that a fire extinguisher is a relatively cheap investment, as prices start at around \$20.

It's important to become familiar with the different classes of fire extinguishers. There are five classes, with each class based on what type of fire the equipment is capable of extinguishing. The five extinguisher classes are marked with a class specific color, geometric symbol, and/or picture.

Class A Fire Extinguishers

Color - **green**

Geometric symbol - triangle

Picture - burning garbage can and woodpile

This class of fire extinguisher is intended to be used on ordinary solid combustibles. These types of fires might involve cloth, wood, rubber, paper or certain types of plastic.

Class B Fire Extinguishers

Color - **red**

Geometric symbol - square

Picture - container of fuel and burning puddle

This class of fire extinguisher is intended to be used on flammable liquids and gasses. These types of fires might involve lacquers,

gasoline, alcohol, diesel oil, oil-based paints or flammable gas.

Class C Fire Extinguishers

Color - **blue**

Geometric symbol - circle

Picture - burning outlet and electric cord plug

This class of fire extinguisher is intended to be used on energized electrical equipment. It would be used for fires that involve an appliance, electrical wiring, circuit breaker or electrical outlet.

Class D Fire Extinguishers

Color - **yellow**

Geometric symbol - star or decagon

Picture - burning bearing and gear

This class of fire extinguisher is intended to be used on combustible metals. These fires might involve magnesium, potassium, sodium or titanium. It's important to note that some Class D fire extinguishers will work on multiple metal types, but others are metal specific.

Class K Fire Extinguishers

Color - **black**

Geometric symbol - hexagon

Picture - burning pan

This class of fire extinguisher is intended to be used on combustible cooking fires. It can be used to put out fires from cooking oils and fats.

Extinguisher Tips

- Fire extinguishers are important fire protection tools. However, it's vital to know the fire type and extinguisher class before attempting usage. Using the wrong extinguisher on the wrong fire can make the fire worse and cause life threatening injury.

- It's extremely important for all members of the household, babysitters, housekeepers and any other potential user to know how to safely and correctly use the fire extinguisher. Since most will not be using an extinguisher on a regular basis, it's also important to periodically review the instructions.

- Because fires may often involve a combination of elements,

most fire protection experts recommend a fire extinguisher with an ABC rating.

- Fire protection experts recommend that a medium-sized fire extinguisher be placed in the kitchen and garage. An extinguisher should also be placed on each additional floor of the home.

- All extinguishers should be inspected annually and maintained by a professional fire equipment supplier. If not properly maintained, your unit might not discharge when needed. There's also the risk of it rupturing when pressurized, which can result in serious injury.

- Having fire extinguishers in the home may reduce the cost of home insurance. Contact Elkins Jones Insurance Agency to find out if a discount for fire loss prevention measures is offered.

Keep in mind that fire extinguishers are vital protection against fire loss in your home, but they must be properly selected, placed, and maintained. ■

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PROTECT YOUR ASSETS

Importance of Record Keeping for Claims

THIS PAST year has seen a shockingly large amount of damage from Mother Nature, including fires, blizzards, tornadoes, floods and a few hurricanes, which have left many people around the country calculating their losses.

The variety and intensity of these events in 2011 has resulted in insured damages that have already surpassed the \$13.6 billion logged in 2010, according to data from the Insurance Information Institute.

One of the biggest problems that homeowners encounter when trying to make a claim after a catastrophic event is proving the value of their belongings and any upgrades they have performed on their home. Experts suggest that you keep careful records of all your large purchases and upgrades in a safe place, preferably in a location other than your home.

Fortunately, keeping those records in a safe place has been made easier with the advent of websites and software that allow you to keep organized electronic lists, photos and documents of your home's contents. All of the offerings allow users to record the information on a room-by-room basis or by category and to store photos of each room and your valuable products.

Two of the websites that have popped up recently are *KnowYourStuff.org* and *Lockboxer.com*, both of which recommend that you photograph your property, including clothing, and that you carefully photograph each of your closets. Please note that this article is not an endorsement of any websites

but rather for your information only.

Proper records include information such as model and serial numbers as well as the place, date and amount of the purchase. Both of the sites allow you to make an inventory of your possessions for every room.

KnowYourStuff is operated by the Insurance Information Institute and is the more comprehensive. At the start, you are required to answer questions about homeowner's insurance. The set-up wizard allows you to upload up to eight pictures of your house from the outside. After that you can select the rooms and start your inventory process, entering make, model number, serial number, copies of receipts and appraisal forms.

“Keeping those records in a safe place has been made easier with the advent of websites and software.”

If you have more than one property you can link possessions from each location. You can even search your inventory to locate records for specific items and update them if you need to.

Lockboxer.com, a commercial site, allows you to store records of up to 50 items free in an online “lockbox.” But if you want to store more than that, it will cost you \$1.99 a month.

After you create an account, the website's setup wizard gives you step-by-step instructions on how to inventory your things.

Again you need to take pictures of rooms and individual items and you can upload receipts that you scan in.

The standard for the site is four pictures for each room and two photos of each closet.

Also, if you have items of value with no receipt, the site has a handy function that can help you look up an estimated price on a piece, say your great grandmother's diamond earrings. The site uses Google product search to help you through the process and one popular destination is eBay.com, the online auction website.

You can also try Home Inventory Manager software by Quicken, which costs \$29.99 and can be downloaded from the company's website.

This software is similar to the two online offerings, with the ability to upload photos, including by group, and store them in a file that makes it convenient to link to records of the item.

It also uses drag and drop technology, a user-friendly feature.

One problem though is that the information is stored on your computer, so if you lose your computer without having a backup in a safe place, you would be out of luck.

You can keep the backup copy on a flash drive or disk, and to ensure it is safe, you can store it at a location other than your home. ■



ONLINE LOCKBOX: *There are a number of convenient websites that allow you to inventory your possessions and store them in the cloud.*

Understanding the Term 'Totaled' Vehicle



SO YOU'VE had an accident and your vehicle is in bad shape. After you report your claim, the insurance company sends out an adjuster to determine if it is worth paying out for the required repairs or instead paying you for the value of the vehicle at the time of the accident.

If the cost of repairs exceeds the value, the insurer may tell you the car is "totaled," even if it does not look that way to your eyes. Before an accident occurs, it is wise for you to learn how insurance companies determine the value of your

vehicle, which will mean one less thing to worry about if your vehicle is ever totaled in an accident.

When a vehicle is damaged in an accident, the insurance company is more interested in the cost to repair the vehicle, rather than the overall amount of damage to it. If the repair costs exceed what the insurance company considers the vehicle to be worth, the insurer deems the vehicle to be totaled and the policyholder is paid the value of the vehicle.

While most car owners are familiar with value guides like *Kelly Blue Book* and the *NADA Official Used Car Guide*, insurance companies generally have private databases that they use to estimate the value of a vehicle.

After assessing the damage to your vehicle, the insurer will make an offer which it feels is fair. The offer is meant to provide you the means to purchase a vehicle of the same style and condition as the one that was totaled. Insurance companies call this "making whole." For example, if you were driving a four-year old pickup with 82,000 miles on it before the accident, your offer should provide you the money to purchase a similar truck with similar mileage.

As a policyholder, it is your right to make sure that your insurance company's offer is fair and that you feel you have been made whole by

the offer, like having been paid the right amount of funds to purchase a comparable vehicle.

Sometimes, the insurance company and policyholder will disagree on what constitutes a fair payout and drivers must turn to outside sources to help their case. Car owners can hire an independent appraisal service or take their case before an arbitrator.

If you are considering having your car appraised, factor the cost of the service into the equation and see if it is still a cost-effective option. If you seek arbitration, keep in mind that there are binding and non-binding cases when arbitrating, and non-binding arbitration decisions can be appealed in court if you still consider the offer to be unfair.

In the majority of cases, offers are easily agreed upon and your vehicle heads off to a salvage car auction, where the insurance companies try to recoup what they can from your former vehicle. The vehicles one offer there are sold for parts and scrap.

You do have another option. And that is to keep the vehicle and pay for all the repairs out of pocket, but that is usually a costly route to take.

Car owners who decide to keep their vehicle after it has been totaled will typically receive a smaller payout from their insurance company. The offer is reduced by the amount of your deductible and the estimated amount of profits that would have been made from the salvage process. Owners who choose to keep their damaged cars run the risk of not receiving an offer large enough to get the vehicle roadworthy again.

After it's fixed, you may also have trouble finding an insurance company to cover the vehicle as it may not be deemed road-worthy. Most insurers will only extend liability coverage to previously totaled vehicles, as long as they pass an inspection by the Department of Motor Vehicles.

Whether you choose to make the repairs yourself or have your vehicle salvaged, it is crucial that you understand how auto insurance companies operate before you are ever involved in an accident. By knowing how the process works, you can be prepared to negotiate with your insurance company and receive a fair payout if your vehicle is totaled. ■



HOLIDAY SAFETY**How to Fireproof Your Christmas Tree**

IT'S ALMOST that time of year again and if you are one of the millions of Americans that celebrate Christmas, a Christmas tree – be it artificial or real – is sure to be on your shopping list.

Local fire departments respond to more than 200 calls due to Christmas trees catching fire every year due to faulty wiring or trees that dry out and become fire hazards.

If either type of tree catches fire, it can quickly spread and burn the house down.

The National Fire Protection Association, a non-profit organization that advocates fire safety and publishes safety codes for fire prevention, has issued a series of tips to ensure that you don't fall victim to a Christmas tree conflagration.

- If you're buying an artificial tree, it should bear the "Fire Resistant" label. While this type of tree can catch fire, it will resist burning and should extinguish quickly.
- If you're buying a natural tree, buy the freshest you can find. A fresh tree is green, needles are hard to pull from branches and when bent between your fingers, needles do not break. The trunk butt should be sticky with resin, and when tapped on the ground, the tree should not lose many needles. Watch out for trees with a greenish cast to their trunks and branches. Many growers spray trees with green paint to make them look more appealing.
- Once you get the tree home, you should cut at least one inch off the trunk's base to expose fresh wood for better water absorption. A tree will absorb as much as a gallon of water or more in the first 24 hours and one or more quarts a day thereafter, so make sure to add water daily. If you let the water run low, a seal of dried sap will form over the cut stump in four to six hours if water drops below the base of the tree, preventing the tree from absorbing water later when the tree stand is refilled. If a seal does form, another fresh cut will need to be made.
- Make sure the tree is at least three feet away from any heat source, like fireplaces, radiators, candles, heat vents or lights.
- Make sure the tree is not blocking an exit.
- Consider having the tree sprayed with a fire marshall-approved flame-retardant chemical.

Lighting the tree

- Use lights that have the label of an independent testing laboratory. Some lights are only for indoor or outdoor use, but not both.
- Replace any string of lights with worn or broken cords or loose bulb connections. Connect no more than three strands of mini string sets and a maximum of 50 bulbs for screw-in bulbs.
- Never use lit candles to decorate the tree.
- Always turn off Christmas tree lights before leaving home or going to bed.

After Christmas

- Get rid of the tree when it begins dropping needles. Dried-out trees are a fire danger and should not be left in the home or garage, or placed outside against the home.
- Check with your local community to find a recycling program.
- Bring outdoor electrical lights inside after the holidays to prevent hazards and make them last longer. ■



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