

## **ONE OUT OF FOUR HOMEOWNERS NEVER CHECKS FOR ELECTRICAL HAZARDS**

*The Independent Insurance Agents of Maryland urges Homeowners to Take Steps to Safeguard Family and Home*

Out of more than 75 million American homeowners, one out of four never checks for electrical hazards and thus is vulnerable to electrical home-structure fires and other incidents that can cause significant personal and financial losses. These are the findings of a new national survey commissioned by IIAM's national organization, the Independent Insurance Agents & Brokers of America (IIABA). The survey reveals that 18.2 million homeowners, or more than 24 percent, never check their homes for electrical hazards such as frayed or overheated cords, overloaded outlets and circuits, and light bulbs that are the wrong wattage. However, the study also found that 30 percent of homeowners check for electrical hazards at least monthly while 33 percent check their homes at least once or twice a year.

The Electrical Safety Foundation International (ESFI) has declared May as Electrical Safety Month. Consequently, IIAM and IIABA conducted the survey to determine consumer attitudes toward electrical safety and to identify areas where consumers may need additional education on how to protect their loved ones and property. While it is encouraging that the majority of homeowners are checking their homes for electrical hazards, it still is extremely troubling that more than 18 million homeowners do not realize the importance of practicing electrical safety when it comes to protecting their homes and loved ones.

By not checking for electrical hazards, consumers are putting themselves at great risk for personal tragedy and financial loss. With proper checks and maintenance of appliances and safety devices, the risk of electrical fires, shocks and electrocutions and other incidents can be greatly reduced.

### **Homeowners Insurance and Electrical Inspections**

In addition to checking for electrical hazards, it is recommended that homeowners have electrical inspections performed. Unlike home inspections, which are surface-level inspections of the structure, plumbing, electrical systems and other aspects of a house, an electrical inspection comprehensively covers the home's electrical systems. ESFI recommends electrical inspections for any house more than 40 years old, any house more than 10 years old that has had any major renovation or major appliance added, and for any home at the time of resale by the new owner.

When asked about electrical inspections, the overwhelming majority of homeowners did not follow these recommendations. More than 91 percent of homeowners do not think their homes need electrical inspections. Of that number, nearly 90 percent live in homes that are more than 30 years old. Additionally, more than 24 percent of homeowners completed a major renovation and added major appliances. Nearly 32 percent of these homeowners live in homes that are more than 30 years old. By not conducting electrical inspections and taking electrical safety seriously, homeowners also run the risk of becoming less insurable. For instance, at some point the insurance company that issued the original homeowners policy may ask for a re-inspection. Insurance companies usually will ask for a re-inspection to ensure the condition of the "risk," or home, has not changed. Your insurance agent can help homeowners by offering to pre-inspect homes to correct problems before full inspections by insurance companies. Additionally, insurance agents can advise homeowners on any upgrades they may need to make to their policies to ensure that they have the necessary insurance coverages.

The big issue today in the tight homeowner and resident property insurance marketplace is the need for property owners to be proactive in the upgrading of their old electrical systems to bring their properties into code compliance. It is not uncommon to not be able to place what appears to be a well-maintained home or property in the standard marketplace because of outdated electrical systems in the property. If consumers want to take advantage of the best price and best choice for their future insurance needs, they need to do their part in minimizing the manageable hazards to their properties."

It is critical that homeowners understand that the rates and availability of homeowners insurance coverages are dependent upon homes being wellmaintained. Preventative upkeep could make your home a much more acceptable risk to most insurance carriers."

To protect loved ones, property and insurance status, IIAM recommends that home owners take the following safety precautions:

- ❖ Check for outlets that have loose-fitting plugs, which can overheat and lead to fire.
- ❖ NEVER FORCE A PLUG INTO AN OUTLET IF IT DOESN'T FIT. Plugs should fit securely into outlets.

- ❖ Avoid overloading outlets with too many appliances.
- ❖ Make sure there are safety covers on all unused outlets that are accessible to children.
- ❖ Make sure all power cords and extension cords are in good condition, not frayed or cracked.
- ❖ Do not place cords in high traffic areas or under carpets, rugs or furniture.
- ❖ Check the wattage of all bulbs in lamps and light fixtures to ensure they are the correct wattage for the lamps or fixtures.
- ❖ Circuit breakers and fuses should be the correct sizes and ratings for their circuits.
- ❖ Always replace a fuse with the same size fuse.

For additional information about protecting your home from electrical safety hazards, please visit [www.independentagent.com](http://www.independentagent.com) or [www.electrical-safety.org](http://www.electrical-safety.org).

**FOOTNOTE:** To receive a summary of the survey results and a detailed list of electrical safety tips, please contact Jemarion Jones at (703) 706-5445 or [jemarion.jones@iiaba.net](mailto:jemarion.jones@iiaba.net).

**FOOTNOTE:** The survey was conducted by Media, Pa.-based International Communications Research from April 2-6, 2004 to provide national estimates of 75,200,000 U.S. households. The average margin of error is +/- 3.7 percent. For more information on ICR, please visit [www.icrsurvey.com](http://www.icrsurvey.com).