



The Trusted Choice®

Happy Halloween...Safety First!

Halloween is creeping up fast and many consumers may not realize how frightening this scary night could be for their personal safety, their property or their bank accounts. Trusted Choice® independent insurance agents can help families and businesses better prepare for Halloween hazards that may approach in disguise or under the cloak of dark.

To help individuals, families and businesses enjoy the spooky holiday and protect themselves against scary Halloween risks, Trusted Choice®, the consumer branding program for independent insurance agents and brokers, offers the following safety tips:

- **Hear and Be Heard:** Do not text or unnecessarily use a cell phone while walking. Make sure your hearing isn't impaired with cumbersome costumes or earphones. Be alert to the sounds of moving vehicles, other groups of pedestrians or bicyclists, animals, and listen to all of your surroundings.
- **Don't be a Scary Driver:** Drive sober, slowly and even more carefully than usual on Halloween. Watch for children who may be running, not watching where they are going or wearing dark costumes.



- **Stay Accident-free:** Remove or move lawn furniture, garden gnomes and decorations, or any other obstacles, to avoid accidents or damage. Ensure your home's entry is in good condition, free of loose or broken pieces on stairwells, and its walkways are clear to avoid trick-or-treaters' injuries on your property.
- **Prevent Fires:** Prevent fire dangers by making sure pumpkins containing candles are placed at a distance where a costume cannot be ignited or a curious or clumsy guest may tip it over. Extinguish all candles before going to bed. Use battery operated lights if possible. A variety of Jack-O-Lantern lights are available at many stores that sell Halloween decor.

- **Costume Safety:** Costumes can hide more than someone's true identity and may cloak hazards. All disguises should be made from flame-resistant materials and shouldn't contain sharp accessories or be too long. Avoid masks that may obscure vision and hypo-allergenic make-up if possible.
- **See and Be Seen:** Encourage all trick-or-treaters and adult chaperones to each carry a flashlight and, if possible, wear light colors. Apply light-reflecting material to costumes for added safety.
- **Power in Numbers:** When traveling on foot, walk in groups and cross only at corners and crosswalks—never between parked cars. Stay on well-lit streets.
- **Unwelcomed Guests:** Vandals often use the chaos of Halloween night to strike. Scare them away from your property by keeping outdoor lights on.



- **Pet Safety:** Keep pets indoors. Warn children to stay away from animals as they go door-to-door. Halloween night can be stressful, even to the friendliest creature including the neighborhood dogs and cats.

- **Candy Inspection:** Cavities aren't the only candy-related risks on Halloween. Inspect all trick-or-treat candy and other treats. Never eat unwrapped items. Collect candy only from people you know and trust and ask the local police department if it offers a candy x-ray and/or inspection service. Throw away any suspicious candy.

- **Allergy Awareness:** Be aware of any allergens and, if you're passing treats out, offer allergen-friendly treats if possible.

- **Carry an Umbrella:** Make sure you've got homeowners (or tenant/renters') insurance which can provide protection in the event of slips and falls, a burning pumpkin candle that sets a costume on fire, claims of tainted candy, etc. An umbrella policy may be the best option.

