



'TIS THE SEASON FOR SAFETY:

How Homeowners Can Avoid Common Holiday Hazards

ATIrestoration.com | (800) 400-9353



Table of Contents

03

Introduction

04

Top Hazards and How to Avoid Them

09

Insurance and Preparedness

10

Conclusion



Introduction

It's that wonderful time of year: homes are glowing with decorations, and kitchens are filled with family and friends gathering.

But alongside all the joy, there are hazards that can turn a festive season into a troubling one. The good news is that many of these hazards are preventable if you prepare early and understand how to celebrate and decorate safely.

In this white paper, we'll discuss common winter and holiday hazards, offer tips and tricks on how to avoid

them, and review important things to consider if disaster should strike and insurance involvement becomes necessary to get your holidays back on track.





Top Hazards and How to Avoid Them

Below are key areas where homeowners often run into trouble and steps you can take to stay out of harm's way.



DECORATIONS AND CHRISTMAS TREES

If you celebrate Christmas, chances are you have a Christmas tree. Whether you prefer a real tree or an artificial one, both come with their own risks. Real trees can dry out quickly indoors, especially when placed near fireplaces, radiators, and heat vents. Once a tree is dry, it becomes highly flammable. A single spark from faulty lights or a nearby candle can ignite it. Artificial trees avoid the watering problem, but not all trees are flame-resistant, and their placement still matters.

How to avoid problems:

- Place trees and decorations at least three feet from fireplaces, heaters, and candles.
- Use lights labeled for indoor tree use. Always turn them off before bed or leaving home.
- Check the label of all artificial trees to confirm that they are flame-resistant.
- For live trees, look for a fresh, green tree with flexible needles that don't fall off easily.
- Regularly water live Christmas trees to prevent them from drying out and becoming a fire hazard.
- Make sure your tree doesn't block a door or exit.
- When using candles, use stable holders. Don't leave them unattended. Consider battery-operated alternatives for the same cozy glow without the risks.

In the typical year, U.S. fire departments respond to 155 home structure fires involving Christmas trees, which are often caused by electrical and lighting equipment or candles. These fires result in an average of \$15 million in property damage.

Source: National Fire Protection Association



INTERIOR AND EXTERIOR HOLIDAY LIGHTS

The glow of holiday decorations is one of the things that makes this season so magical, but those twinkling lights also bring hidden risks. Overloaded outlets, damaged extension cords, and strings of lights with frayed wires can all spark fires.

How to avoid problems:

- Inspect your light strands before using them. Throw out strands with frayed wires and broken bulbs.
- Use lights that are rated for outdoor use when decorating outside. Indoor lights may not be manufactured to sustain harsh weather conditions.
- Do not use items that could damage wires, like nails or tacks, or tension-causing items to hang the lights.
- Avoid overloading outlets. Don't string more light sets together than the manufacturer recommends.
- Follow manufacturer recommendations for using extension cords.



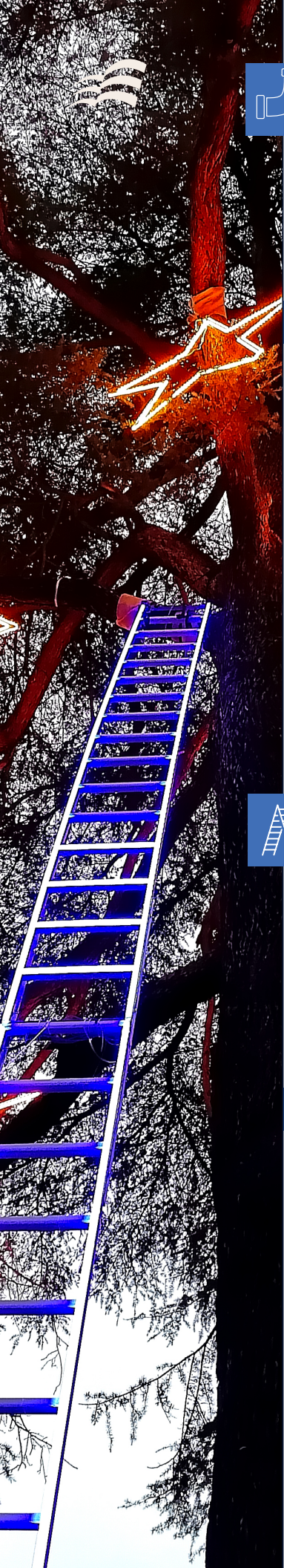
ICE

Slippery sidewalks, frozen driveways, and icy steps can turn a cheerful gathering into an emergency room visit in seconds. Falls on ice are a leading cause of winter injuries, and even a quick walk to grab the mail can be risky if paths aren't salted or cleared.

Ice can also weigh down tree branches, causing them to snap and fall onto roofs, cars, or even people below.

How to avoid problems:

- Salt or sand walkways, driveways, and steps when temperatures are forecast to drop below freezing.
- Clear ice promptly from sidewalks and driveways to prevent buildup and reduce the risk of slips.
- Prune weak tree branches to avoid breaks with heavy ice accumulation.
- Avoid standing and walking under trees and power lines coated in ice. If you see power lines leaning, call your utility company immediately.
- Move vehicles away from trees that could drop branches and avoid parking under power lines.
- Use handrails when available and encourage guests to wear footwear with good traction.



BURST PIPES

When temperatures dip below freezing, water in the pipes freezes and expands beyond what the pipes can flex to hold. A burst pipe can release gallons of water into your home in a matter of minutes, damaging flooring, walls, furniture, and belongings.

How to avoid problems:

- Insulate pipes in unheated areas, such as basements, garages, and attics.
- Keep indoor temperatures consistent, even when you are away from home.
- Allow faucets to drip slowly during freezing nights to relieve pressure in the pipes.
- Shut off and drain outdoor spigots before winter begins.
- If you are leaving town, turn off the main water supply or have someone check your home regularly.

Water damage is 40% more likely to occur during cold months than at any other time of year.

Source: Chubb Insurance



LADDERS

Ladder safety is one of the most overlooked parts of holiday decorating yet one of the most preventable causes of injury. Hanging lights on rooftops, climbing ladders to drape garland, and mounting oversized decorations often come with more risk than people anticipate. Ensuring a ladder is securely placed and properly used can prevent injury and property damage from the ladder falling.

How to avoid problems:

- Place ladders on level, dry ground and secure them with a spotter whenever possible.
- Wear shoes with good traction when climbing.
- Follow the 4-to-1 rule: position the ladder one foot away from the wall for every four feet of ladder height.

On average, there are about 160 Christmas decorating-related injuries each day during the holiday season, with nearly half of the incidents involving falls.

Source: U.S. Consumer Product Safety Commission



HEATING EQUIPMENT

Heating equipment keeps homes warm and cozy, but it also accounts for a large number of winter fires. The U.S. averages nearly 39,000 home heating fires a year, causing more than 400 deaths and over \$1 billion in property damage, according to the National Fire Protection Association.

Space heaters are involved in about a third of these incidents. While they're convenient, they're also notorious for being tipped over, placed too close to curtains or bedding, or left running overnight. Fireplaces and wood stoves can be equally hazardous if chimneys are clogged or maintenance is neglected.

How to avoid problems:

- Have your heating systems (including furnaces and chimneys) professionally inspected before cold weather sets in.
- Follow the "3-foot rule": keep anything flammable at least three feet away from heaters, fireplaces, wood stoves, and radiators.
- Use space heaters according to the manufacturer's instructions. Always use the right kind of fuel, as specified by the manufacturer, for fuel-burning space heaters.
- Never leave space heaters running unattended or overnight.
- Ensure your fireplace chimney is clean and that the damper works. Protect your home from embers with a sturdy fireplace screen.



CARBON MONOXIDE POISONING

Heating systems and gas appliances bring the risk of carbon monoxide, often called the "silent killer" because it's colorless and odorless. Symptoms of carbon monoxide poisoning are often mistaken for fatigue or the flu: headaches, dizziness, weakness, upset stomach, vomiting, chest pain, and confusion.

Faulty furnaces, blocked vents, or running fuel-burning appliances like grills or generators indoors can all allow carbon monoxide to build up to dangerous levels. Since people often keep their homes sealed tight against the winter cold, this risk is especially high during the holidays.



How to avoid problems:

- Install carbon monoxide detectors on every level of your home and near bedrooms and kitchens.
- Test detectors monthly and replace batteries regularly.
- Never use generators, grills, or camp stoves indoors.
- Keep exterior vents clear of snow, ice, and debris.
- Learn the signs of carbon monoxide poisoning and act quickly if they occur.

Thirty-six percent of U.S. households have no means of detecting carbon monoxide leaks in their homes.

Source: UL Standards and Engagement



COOKING FIRES

The holidays are often centered around food, but a busy kitchen can also be a dangerous one. Cooking is the leading cause of home fires year-round, according to FEMA's U.S. Fire Administration, and the risk spikes during the holiday season. With multiple dishes on the stove, guests arriving, and distractions everywhere, it's easy to forget a pan of oil heating or to leave a burner unattended. Deep-frying turkeys is especially notorious for causing fires when fryers are overfilled or used improperly.

How to avoid problems:

- Stay in the kitchen when cooking and use timers as reminders.
- Keep kids and pets away from the cooking area.
- For grease fires, smother flames with a lid, baking soda, or a fire extinguisher. Never use water, baking powder, sugar, or flour.
- Set up turkey fryers outdoors on level ground, away from the house.
- Keep flammable items like towels, potholders, and paper away from stove tops.
- Do not expose flour dust or a container of flour to an open flame. It can catch fire or cause a small explosion if left close to a source of heat.

Thanksgiving is the peak day for home cooking fires, with more than three times the daily average for such incidents. Christmas Day and Christmas Eve ranked second and third, with both having nearly twice the daily average.

Source: National Fire Prevention Association



Insurance and Preparedness

The holidays are supposed to bring joy, but accidents can and do happen. When they do, your homeowners' insurance is a safety net that can help you recover.

Fires from decorations, burst pipes while you're away, theft of packages from your porch, and a guest slipping on icy steps can all lead to costly claims. But it's important to know that coverage isn't unlimited: insurers may deny claims if the damage was linked to neglect, such as failing to maintain your heating system or leaving a space heater unattended.

Understanding your policy before the holidays can save stress later. Claims tend to move faster when homeowners can provide documentation, such as photos, receipts, or a detailed list of items lost or damaged.

Insurance coverage also extends beyond property damage: liability coverage can step in if a guest is injured in your home during a party or gathering. The key is being proactive so that, if the unexpected happens, you can focus on your family and not on red tape.

How to stay prepared:

- Review your homeowners' policy so you know what's covered and what isn't. Check your liability coverage, especially if you host gatherings.
- Document your home and belongings with photos or videos to make filing a claim easier.
- Keep receipts for expensive or high-value presents in a safe place in case they need to be replaced.
- Document damage with photos or videos and written notes immediately after an incident.
- Store emergency contacts (insurance, utility companies, and contractors) where they're easy to reach.



Conclusion

The holidays should be about warmth, joy, and connection, not about worrying about fires, frozen pipes, and other preventable disasters. As we've seen, many of the most common holiday hazards stem from simple oversights: a candle left unattended, a tree that isn't watered, a space heater placed too close to decorations, or pipes left unprotected in freezing weather. The good news is that with a little planning, you can dramatically reduce these risks and keep your home safe for the people and traditions you love most.

But even with the best preparation, accidents sometimes happen. When they do, having the right property restoration partner by your side makes all the difference. We have helped families nationwide recover from unexpected damage with speed and compassion. From fire and water damage to storm cleanup, our team knows how to restore homes and your peace of mind.

This holiday season, take the steps to protect your home and family, and if disaster strikes, we are here to help you get back to celebrating what matters most.

With 70+ Locations Nationwide

ATI responds to major events and day-to-day
emergencies across the U.S.



 ATI Locations

 National Response Trailers



Contact Us

(800) 400-9353

info@ATRestoration.com

ATRestoration.com