

Fourth of July Safety Tips

Before you set up the barbecue grill, review your homeowners insurance policy this Fourth of July holiday. A basic homeowners insurance policy covers fires caused by fireworks you or a family member sets off. However, if fireworks are illegal in your city, your policy won't protect you. Even if your city allows fireworks, your policy might contain safety requirements and restrictions. If someone who's not a family member damages your home, you will be covered regardless of whether fireworks are legal in your jurisdiction.

Fireworks Safety Tips

- Keep a bucket of water close by
- Never relight a dud
- Avoid throwing or pointing fireworks at anyone or anything
- Supervise children and never let young kids use fireworks.

According to the National Fire Protection Association (NFPA), more fires are reported on the Fourth of July than any other day. Grills are a leading cause of structure fires, and a grease fire or burn from a grill could land you in the emergency room.

Grilling Safety Tips

- Cook outdoors in a ventilated area
- Place grill far away from home or other structures so sparks and flames don't ignite siding
- Never leave a burning fire unattended

Setting off fireworks could cause serious bodily harm or injury if not handled properly. If you get hurt while setting off fireworks on your property, your homeowners insurance-not your health insurance-should cover your injuries. If your fireworks injure someone else, your homeowners insurance will pay for the hospital bills.

If your standard homeowners policy doesn't protect against damage from fireworks, an umbrella policy might. Check with your insurance agent or company and review your policy.



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