

# Saving Money on Your Insurance

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TEXAS COMMISSIONER OF INSURANCE

## *Protecting your home from winter heating fires*

**T**HE COOLER WEATHER means more of us will be lighting fireplaces and turning on heaters, some for the first time in months. With winter and the holiday season on the horizon, it's a good time to review some home heating and fire safety rules.

According to our Texas State Fire Marshal G. Mike Davis, home heating fires are the second leading cause of fire deaths in U.S. homes and the leading cause of home fires in December and January. Here in Texas, heating equipment is the sixth leading cause of one- and two-family dwelling fires. Home heating fires killed three people in Texas last year. In 2001 home heating fires caused nearly \$11-million dollars in damage.

While faulty heaters or damaged fireplaces are surely dangerous, most home heating fires are caused by human error, particularly through the misuse of portable heaters, wood stoves, and fireplaces. In Texas, portable, or space, heaters remain one of the most common systems used to warm homes. Using these devices safely requires correct installation, maintenance, and fueling. Here are some tips for preventing portable heating equipment fires.

- Keep portable heaters at least three feet away from anything that might burn, including furniture, bedding, clothing, pets, and people.
- Turn these heaters off when you aren't in the room or when you go to sleep. Never leave children or pets alone or unsupervised in rooms where space heaters are in use.
- Make sure that everyone knows how dangerous it is to dry clothing over these heaters or place combustible materials near them.
- Before using electric space heaters for the first time each season, check for fraying or splitting wires and any signs of overheating. If there are problems, have them fixed by a professional, or buy a new heater.

- Plug space heaters directly into wall outlets; don't use extension cords. And don't overload electrical outlets.

Many Texans use space and wall heaters that burn propane or natural gas. When using gas heaters, the State Fire Marshal's Office recommends the following practices:

- Make sure there is an adequate air supply. Home heaters must have an air supply; without it, they may produce carbon monoxide. If you are using an unvented space heater without an oxygen depletion sensor, keep a window or door slightly open.
- Make sure that pilot lights are working properly. If your heater has a pilot light and you can't keep it lit, or if the control is hard to operate, have it repaired. All inspections and repairs should be made by trained, licensed service technicians.
- Turn off your heaters immediately 1) If you smell fumes, your eyes sting, or if you feel dizzy or nauseated; 2) If there is a yellow or fluttering flame; or 3) If the vent isn't drawing.
- Don't use space heaters with broken or out-of-place ceramic radiants.
- If you smell a strong gas odor, turn off all pilot lights, don't flip on any electrical switches (such as room lights) and call your gas company from another location. Small sparks from turning on lights or making a phone call could ignite gas.
- Never store or use flammable liquids like gasoline, cleaning fluid or paint thinner near heaters.

Finally, never use the kitchen stove to heat the house, or a grill or other outdoor, fuel-burning device.

Whether you have central heat, a fireplace, a wood-burning stove, wall heaters, space heaters, or any combination of the above, an annual inspection by qualified professionals can help minimize the risk of a home fire. ★

### **Editors:**

- If you need further information, call: **Texas Department of Insurance  
Public Information Office  
(512) 463-6425**

*We welcome your questions and suggestions about this column.*