



NW Insurance Council

Consumer Alert

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Fourth of July: fireworks spark concerns about safety and insurance

What to Know

- *Fireworks start an average of 18,500 fires per year, according to the [National Fire Protection Association](#) (NFPA).*
- *The risk of fireworks injury is highest for children ages five to nine.*
- *A standard [Homeowners Insurance](#) policy covers fire damage to your home and property.*

BOISE, June 26, 2019– As annual Independence Day festivities approach, NW Insurance Council joins local public safety officials in reminding people to make safety a top priority.

Fireworks are blamed for an average of 18,500 fires across the nation per year, resulting in \$43 million in direct property damage, according to the most recent data from the [National Fire Protection Association](#) (NFPA). NFPA also reports that in 2017, U.S. hospital emergency rooms treated an estimated 12,900 people for fireworks-related injuries.

Children younger than age 15 accounted for more than one-third, or 36 percent, of those 2017 injuries.

Carelessness or lack of knowledge can lead to a spoiled holiday or worse; severe injuries or property damage. Many communities across the Northwest have enacted ordinances prohibiting all personal use of fireworks, or limiting the types of fireworks and/or the times during which they can be used. It's a good idea to check with your local fire or law enforcement officials to know the laws in your area.

It's also important to know – in case the worst happens – what your insurance covers if fireworks or “party fouls” result in damage to your home (or your neighbor’s home) or injuries to guests on your property.

“The Fourth of July is a great day to celebrate America’s freedoms, but those celebrations can lead to accidents – and homeowners insurance is there if that should happen,” said Kenton Brine, NW Insurance Council president. “If an errant ‘roman candle’ sets your roof – or your neighbor’s roof – on fire, or a guest is burned or slips and falls at your backyard barbeque, your homeowners policy provides financial protection for you.”

If you purchase fireworks, the NW Insurance Council offers the following information and safety tips to help you enjoy your Independence Day celebration:

- Contact local authorities for fireworks laws specific to your area.
- Always read and follow the instructions listed on the fireworks.
- Store fireworks in a cool, dry place out of children’s reach.
- Do not allow children to play with fireworks. Never give sparklers to children age 5 and younger. Always have a responsible adult present.
- Buy fireworks only from reliable businesses.
- Always use fireworks outdoors. Never ignite inside your home or garage.

- Always have water handy to douse hot fireworks (a garden hose and a bucket).
- Never experiment or make your own fireworks.
- Light only one firework at a time.
- Never throw or point fireworks at other people.
- Never shoot fireworks in metal or glass containers.
- Never re-light “dud” fireworks. Wait 15-20 minutes, then soak in a bucket of water.
- Stay away from illegal explosives.
- Keep pets indoors for their safety.

If fireworks are used near your home, that means your house and property (and possibly that of your neighbors) are exposed to a risk of fire damage and you, your family and your guests are vulnerable to injury.

If an accident occurs, a standard [Homeowners Insurance](#) policy covers fire damage to your home and property, including plants, trees and shrubs (minus your deductible). The same policy also provides coverage if your home is damaged due to the negligence of others (in the event your neighbor’s fireworks display ignites your home or landscape). Your Homeowners Insurance also covers injuries to guests up to the limits of your [Liability Coverage](#).

“We urge people to celebrate America’s birthday responsibly,” Brine said. “Start with a call to your insurance company or agent to make sure you have the right insurance coverage.”

For more information about insurance, contact [NW Insurance Council](#) at (800) 664-4942.

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

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