



NW Insurance Council

Consumer Alert

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Grilling this Memorial Day weekend? A dash of common sense could prevent a fire emergency

BOISE, ID, May 26, 2021 – If in addition to honoring the sacrifice of our nation’s fallen military heroes your Memorial Day weekend plans include celebrating with family and friends around a backyard barbecue or gas grill, make sure you keep common sense as handy as your favorite marinade.

[NW Insurance Council](#) and the [National Fire Protection Association](#) (NFPA) are reminding homeowners that an improperly handled grill can cause fires and poorly-connected propane tanks can be explosive.

Fire Departments responded to an annual average of 8,900 home fires involving grills, hibachis or barbecues from 2014 to 2018, according to the [NFPA](#), with July being the peak month for grill fires followed by June, May and August.

Backyard grillers with [Homeowners Insurance](#) can have some peace of mind knowing that standard Homeowners policies cover injury to others and damage to your home, its contents and structures on your property caused by fire.

"Standard Homeowners insurance policies cover damage from fire caused by an outdoor grilling accident," said Kenton Brine, NW Insurance Council president. "But you can prevent tragic injuries and costly damage by taking some simple common-sense steps, like keeping your grill away from flammable siding and deck rails, checking gas lines for leaks, keeping young children away from a hot grill and never leaving your grill unattended while it is in use."

Insurance coverage - For furniture and personal belongings, most companies provide [replacement cost coverage](#) up to 70 percent of the amount of insurance you have on the structure of your home, subject to both your deductible and policy limitations for special items such as jewelry, furs or antiques. Be sure to talk with your insurance company or agent about your coverage limits, deductibles and exclusions at least once per year, or whenever you add expensive new furnishings, appliances or collectibles to your home, so you know what your policy covers.

Safety tips - NW Insurance Council and NFPA offer these tips to help you safely enjoy your barbecue or gas grill all season long:

- With gas grills, make sure the gas cylinder is always stored outside and away from your house. Make sure valves are off when you are not using them. Regularly check for leaks in the connections using a soap and water mix that will show bubbles where gas escapes.
- Thoroughly clean gas or charcoal grills of leftover grease or food debris before lighting.
- When ready to barbecue, wear a heavy apron and an oven mitt that fits high up over your forearm. Keep a fire retardant – water or extinguisher – nearby.
- Keep your barbecue grill on a level surface away from the house. Be sure to leave sufficient space – at least 2-3 feet – between the grill and siding, eaves, garage, deck rails and landscaping.

- For charcoal grills, only use starter fluids designed for those grills. Never use gasoline, and only use a limited amount of starter fluid. If the fire is too low, add dry kindling and more charcoal if necessary. Never add more liquid fuel to a burning grill. You could experience a flash fire.
- Never use a charcoal grill or outdoor gas grill inside your home.
- Never leave your grill unattended while it is in use, and carefully monitor young children and pets to keep them safely away from a hot grill and flames.
- Be sure to soak used coals with water before you put them in the trash.

For more information about Property & Casualty Insurance, visit [NW Insurance Council](#).

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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