



NW Insurance Council



Consumer Alert

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Remember to move the clocks back this weekend, and check your smoke detectors

SEATTLE, WA, November 3, 2022 – Daylight Savings Time ends this weekend, meaning it’s time to turn those clocks back one hour. It’s also a great time to check the smoke detectors throughout your home to make sure they are working properly.

The [NW Insurance Council](#) and [Arson Alarm Foundation](#) (AAF) encourages everyone to use this time of year as reminder to check all the smoke alarms in your home. Working smoke alarms are essential to a home fire escape plan by giving you an early warning of an unexpected fire so you and your family can quickly get out to safety.

“Fire prevention is important for many reasons, but even more important is protecting the lives of people and pets in your home in the event of fire,” said Kenton Brine, NW Insurance Council President. “Working smoke and heat detectors are the key to being alerted to a fire in your home, allowing you and your loved ones to get to a place of safety

and avoid injury or worse. So please take a moment this weekend to check on these devices in your home and make sure they are working properly.”

Insurance coverage - If there is an unexpected fire, homeowners 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.

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.

Smoke detector tips – The NW Insurance Council, Arson Alarm Foundation and [National Fire Protection Association](#) (NFPA) offer these smoke alarm tips:

- Test all smoke alarms at least once a month.
- Smoke alarms should be placed on the ceiling or high on a wall.
- Install smoke alarms in every bedroom. The [NFPA](#) also recommends smoke alarms outside each sleeping area on every level of the home, in the basement and in the kitchen (to avoid false alarms, keep smoke detectors at least 10 feet away from the stove).
- Use interconnected smoke alarms. When one alarm sounds, they all sound.
- Special alarms with strobe lights are available for people who are hard-of-hearing or deaf.

- Smoke alarms with non-replaceable 10-year batteries are designed to remain effective for up to 10 years. If the alarm chirps, warning that the battery is low, replace the entire smoke alarm right away.
- Smoke alarms with any other type of battery need a new battery at least once a year. If that alarm chirps, warning the battery is low, replace the battery right away.
- When replacing a battery, follow the manufacturer's instructions along with the brand and model of batteries specific to that type of smoke alarm, otherwise it may not work properly if a different kind of battery is used.

The risk of home fires increases during the holidays because of flammable decorations, Christmas trees and lights, and more cooking in the kitchen. Checking on your smoke alarms now and testing them regularly to make sure they are working properly will help keep you and your family safe during the holidays and the rest of the year.

Chris Thielbar, president of the Arson Alarm Foundation, also encouraged people to take steps to help prevent arson fires, from starting outside homes and businesses as well.

“Arson fires are serious, costly and sometimes deadly crimes that occur right here in our communities,” Thielbar said. “So, it’s important to keep the area around your home or business clear of combustible materials or debris, to maintain adequate outdoor lighting, and keep doors and windows secured, even in unoccupied buildings. Consider installing security cameras and most importantly, if you see something suspicious or you believe an arson is in progress, call 911.”

If you have information about a possible arson after an incident, contact your local fire department or law enforcement agency or contact Arson Alarm Foundation (AAF) by calling 1-800-55-ARSON (1-800-552-5566) or by visiting the [AAF website](#) and filling out the online reporting form.

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.

The [Arson Alarm Foundation](#) is a nonprofit organization that seeks to reduce loss of life and property by increasing arson awareness.

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