



NW Insurance Council

Consumer Alert

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Fourth of July: fireworks spark concerns about safety and insurance

What to Know

- *Fireworks started an estimated 31,302 fires in 2022, according to the [National Fire Protection Association](#) (NFPA), causing \$109 million in direct property damage.*
- *Youths under the age of 15 accounted for 28 percent of the estimated 2022 injuries, NFPA reports.*
- *A standard [Homeowners Insurance](#) policy covers fire damage to your home and property and liability protection if others suffer damages or injuries.*

PORTLAND, OR, July 2, 2024– The Fourth of July is a celebration for millions of Americans. Picnics, barbecues and fireworks displays are all part of the festivities. The [NW Insurance Council](#) joins local public safety officials in reminding people that Independence Day can be dangerous, however, if safety is not a top priority.

“We urge people to be aware of local ordinances that may limit or prohibit setting off fireworks in your community, and to take necessary safety precautions to protect

children, pets and your property as you celebrate this 4th of July,” said NW Insurance Council President Kenton Brine. “While you’re making plans to celebrate, it’s also a good time to check with your insurance company or agent to make sure you have adequate insurance coverage in case of an accident that results in injuries to people or damage to property.”

Carelessness or lack of knowledge can lead to a spoiled holiday or, even 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 – and some of those restrictions could be changed or updated during dry, hot summer weather conditions. 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.

“We want everyone to celebrate safely, but it is also good to know that 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, homeowners policies typically provide coverage,” said Brine.

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

- Contact local authorities or check online for fireworks laws specific to your area.
- Always read and follow the instructions listed on fireworks packaging.
- Store fireworks in a cool, dry place out of children’s reach.

- Douse all spent or “dud” fireworks with plenty of water. One method is to soak fireworks from a distance with a hose, then submerge them in a large bucket of water until they are thoroughly cooled, and all embers extinguished.
- Do not allow children to play with fireworks. Never give sparklers to children aged 5 and younger. Always have a responsible adult present.
- Buy fireworks and all pyrotechnics from reliable organizations.
- 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. For more tips about pets and fireworks safety, visit [The Humane Society of the United States'](#) website.

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](#).

If damage occurs to a vehicle, that damage would be covered by the vehicle owner's [Comprehensive insurance policy](#), an optional coverage most consumers purchase with their auto liability policy.

Along with fireworks, July 4th celebrations often include grilling, swimming pools and alcoholic beverages, which come with their own risks. For more information about the risks and insurance implications of these activities, visit the [Insurance Information Institute's](#) (I.I.I.) website.

For more information about Property & Casualty 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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