



NW Insurance Council

Consumer Alert

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Fire Prevention Week October 5-11

Lithium Battery Fires: What homeowners should know about safety and insurance coverage

What to Know

- *As more households incorporate lithium-ion battery devices, it's important for homeowners to understand both the safety risks and insurance coverage.*
- *Lithium-ion battery fires are on the rise, presenting significant [challenges for firefighters](#). These fires can generate intense heat, release toxic fumes, and spread rapidly, making them more difficult to extinguish compared to conventional fires.*
- *Most homeowners insurance policies cover fires caused by lithium-ion batteries, but it's important to check your policy. Some insurers may require safety measures, disclosures, or add-ons to guarantee coverage.*

PORTLAND, OR, October 9, 2025 – The [National Fire Protection Association's](#) (NFPA) annual Fire Prevention Week is drawing attention to lithium-ion battery safety. These powerful batteries now power everything from phones and e-bikes to home energy systems. While convenient, they also pose rising fire risks and raise important questions about insurance coverage.

Lithium-ion batteries store large amounts of energy in small spaces, and when damaged or improperly charged, they can overheat and catch fire. Fire departments are seeing more incidents involving rechargeable batteries in homes, garages, and vehicles.

A recent blog post from the [Insurance Information Institute](#) (Triple-I) warns that fires caused by lithium-ion batteries in e-mobility devices, such as e-bikes and e-scooters, have become a growing safety and liability crisis, particularly in densely populated urban areas.

A [survey](#) by [UL Standards & Engagement](#) found that nearly one-third of New York City e-mobility (e-bikes and e-scooters) owners charge overnight, and about one in five leave their devices unattended while away. Two-thirds of those charging indoors do so in areas that could block a quick escape, such as entryways, hallways, or near front doors.

Fire and insurance experts are urging homeowners to take lithium battery safety seriously and to review their insurance policies to make sure they're fully protected in case a battery malfunctions and causes a fire

“Lithium batteries are remarkably efficient but can be dangerous if damaged, overcharged, or improperly stored,” said Kenton Brine, president of NW Insurance Council. “They can ignite quickly and burn intensely, often releasing toxic fumes and reigniting hours or days later. That’s why homeowners need to take safety precautions and review their insurance coverage to make sure they’re protected.”

Safety Tips for Homeowners

- **Use only approved chargers and batteries:** Stick with manufacturer-approved products and avoid counterfeit or incompatible alternatives.
- **Use the right charger:** Always charge devices with the charger that came with them or a certified replacement.

- **Charge and store safely:** Place batteries on hard, nonflammable surfaces, never on beds, couches, or near exits. Avoid extreme temperatures, don't continue charging the battery after it is fully charged, and never leave batteries charging unattended or overnight.
- **Inspect for damage:** Stop using any battery that is swollen, leaking, or overheating.
- **Recycle properly:** Do not throw batteries in household trash. Take them to local recycling or hazardous waste facilities. Find a nearby recycling location at <https://www.call2recycle.org/>
- **Hire qualified installers for large systems:** For home battery systems such as solar storage or backup units, use licensed, certified professionals. Ensure installations meet recognized safety standards, including proper ventilation, fire-resistant enclosures, thermal management, and compliance with [local building and fire codes](#)
- **As Electric Vehicles (EVs) become more common,** homeowners should be aware of EV battery fire risks and related insurance coverage. Always use manufacturer-approved charging equipment, avoid charging in enclosed areas, and have the vehicle inspected if it's been damaged or exposed to flooding. Most auto insurance policies cover fire damage to EVs under Comprehensive or Collision coverage, and home charging stations are often covered under homeowners insurance. Check with your insurer to confirm your policy limits and safety requirements. For more information, visit the [NFPA's EV Safety](#) webpage.

Insurance Coverage Tips

- **Understand your coverage:** Most standard homeowners policies cover fire damage, including fires caused by lithium batteries, but coverage may not be automatic. Some policies may limit or exclude battery-related fires, and

homeowners may need to meet safety or disclosure requirements to maintain coverage.

- **Ask about specialized policies:** Some insurers offer coverage specifically for e-bikes, e-scooters, or other battery-powered equipment. Check with your agent about protection for devices used outside the home, home energy storage systems, replacement cost versus actual cash value coverage, and policy endorsements for high-value rechargeable equipment.
- **Disclose your systems:** Even a small battery fire can cause thousands of dollars in smoke and repair damage. Insurers may require full disclosure of any lithium battery systems, including size, brand, installation details, safety features, and fire suppression systems.
- **Review your policy:** Call your insurance company or agent to confirm coverage and understand the claims process for fires caused by lithium battery devices. Taking this step can help prevent unexpected expenses if a fire occurs.

For more lithium-ion battery safety information, visit the Oregon State Fire Marshal's [webpage](#) or the NFPA's website at [Lithium-Ion Battery Safety](#)

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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