



NW Insurance Council

Consumer Alert

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Fourth of July fireworks raise wildfire and insurance concerns across the Northwest

What to Know

- *Fireworks start thousands of fires every year, including wildfires, structure fires and vehicle fires. According to the [National Fire Protection Association \(NFPA\)](#), fireworks caused an estimated 34,079 fires in 2024, resulting in nearly \$100 million in direct property damage.*
- *Children are especially vulnerable. Youths under the age of 15 accounted for nearly one-third of fireworks-related injuries treated in U.S. emergency rooms, NFPA reports.*
- *Standard [Homeowners Insurance](#) generally covers fire damage to your home and provides liability protection if someone is injured on your property or negligence causes damage to someone else's property.*

SEATTLE, WA, July 1, 2026 – As Americans prepare to celebrate the 250th anniversary of the nation's founding, the NW Insurance Council is urging residents across Washington, Oregon and Idaho to make fireworks safety a priority. With much of the Northwest

experiencing dry summer conditions, a single firework can ignite grass, brush or nearby forests, threatening neighborhoods and stretching local fire resources.

“Summer fire season is already off to a frighteningly fast start this year, and no one wants their birthday present to America to be a fireworks-ignited disaster that destroys homes and property in your neighborhood,” said Kenton Brine, NW Insurance Council president. “So, if your plans for the 4th include making things go ‘boom,’ please make sure you have a safety plan and the right insurance before you put flame to wick.”

Brine said NW Insurance Council urges people to check local ordinances before setting off fireworks in their community, to plan for and implement safety precautions to protect children, pets and your property and to check with their insurance company or agent to make sure they have adequate coverage in case of an accident that results in injuries to people or damage to property.

It is important to note that many communities throughout Washington, Oregon and Idaho prohibit personal fireworks or restrict the types that may be used. Local officials may also implement additional restrictions or outright bans when wildfire conditions become severe. Residents should always check with local fire agencies or law enforcement before purchasing or using fireworks.

Of course, if the worst happens, it is critical to know 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 smartly and responsibly, 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.

Fireworks Safety Tips

[NW Insurance Council](#) encourages everyone to celebrate responsibly:

- Check local fireworks laws and current burn restrictions before using fireworks. Restrictions can change as wildfire conditions evolve, and local governments may have rules that are stricter than state law.
- Always read and follow the instructions listed on fireworks packaging.
- Never use fireworks during windy or extremely dry conditions.
- Keep a garden hose and bucket nearby when lighting fireworks.
- Light only one firework at a time and never attempt to relight a “dud.”
- Soak used and malfunctioning fireworks thoroughly before disposal.
- Never use fireworks indoors or near dry grass, brush, trees or structures.
- Keep children away from fireworks, including sparklers, which can burn at temperatures exceeding 100 degrees.
- Never throw or aim fireworks at people, animals, vehicles or buildings.
- Keep pets safely indoors during fireworks displays.

What Does Insurance Cover?

Fireworks-related insurance coverage depends on the circumstances and your policy, but these general guidelines can help homeowners understand what is and isn't typically covered:

- **If your own legal fireworks** accidentally damage your home, belongings or other structures on your property, your homeowners insurance will typically help cover the damage, minus your deductible, as long as you weren't using the fireworks recklessly.

- **If a neighbor's fireworks** damage your home, your homeowners insurance will also typically help cover the damage. If the neighbor was responsible, your insurance company may seek reimbursement from them or their insurer.
- **If your fireworks** injure someone or damage someone else's property, your homeowners insurance may help cover the costs if you're found legally responsible.
- **If fireworks damage your vehicle**, you'll typically need comprehensive auto insurance for the damage to be covered.

Along with fireworks, Fourth of July celebrations often include grilling, swimming and outdoor gatherings, all of which carry additional safety and liability risks. If you're hosting an event for others — even if fireworks are not involved — review your insurance policy's coverage, limits and deductibles before the holiday, and contact your insurance company or agent if you have questions. Understanding your coverage in advance can help prevent unexpected issues if you need to file a claim.

For more information about property & casualty insurance, visit NW Insurance Council's website at www.nwinsurance.org

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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