



NW Insurance Council

Consumer Alert

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Release Date: 10-06-2026

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Fire Prevention Week October 4-10

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

What to Know

- *Lithium-ion batteries are part of everyday life, powering phones, laptops, tablets, e-bikes, e-scooters, power tools and many other devices found in our homes.*
- *For Fire Prevention Week 2026, the National Fire Protection Association (NFPA) is focusing on safe charging practices. This year's theme, "Charge into Fire Safety: Safe Charging is a Superpower™," encourages consumers to take simple steps to reduce the risk of lithium-ion battery fires.*
- *Most homeowners insurance policies provide coverage for fire damage, but homeowners should understand their coverage and talk with their insurance company or agent about battery-powered equipment, home charging systems and any applicable safety requirements.*

SEATTLE, WA, October 6, 2026– Phones, laptops, power tools, e-bikes and countless other devices make rechargeable batteries an everyday part of life. During [Fire Prevention Week](#), October 4–10, NW Insurance Council is reminding consumers that safe charging practices can help prevent lithium-ion battery fires, and that homeowners and renters

should understand how their insurance would respond if a battery-related fire damages their home or belongings.

This year's [National Fire Protection Association](#) (NFPA) Fire Prevention Week campaign, "*Charge into Fire Safety: Safe Charging is a Superpower™*," focuses on simple steps consumers can take to safely charge devices powered by lithium-ion batteries.

Lithium-ion batteries pack a large amount of energy into a relatively small space. When batteries or charging equipment are damaged, defective or improperly used, they can overheat and potentially ignite.

Most [homeowners](#) and [renters insurance](#) policies provide coverage for fire damage caused by a covered loss, but consumers should review their policies and talk with their insurance company or agent about their specific coverage, particularly if they own e-bikes, e-scooters, home battery storage systems or other high-value battery-powered equipment.

"Rechargeable devices have become so routine that it's easy to plug something in and forget about it," said Kenton Brine, president of NW Insurance Council. "Fire Prevention Week is a good reminder that a few simple charging habits can help protect your home and family. It's also a good time to make sure you understand your insurance coverage before a fire or other loss occurs."

Charge Safely at Home

Consumers can reduce the risk of lithium-ion battery fires by making safe charging part of their everyday routine:

- **Use the charging equipment designed for the device.** Use the manufacturer-provided charger or an approved replacement that is compatible with the battery and device.

- **Charge devices in a safe location.** Keep phones, laptops, e-bikes and other rechargeable devices away from beds, couches, pillows, paper and other combustible materials while charging.
- **Keep exits clear.** Never charge or store an e-bike, e-scooter or other large battery-powered device where it could block a doorway, hallway or escape route.
- **Watch for warning signs.** Stop using a battery if you notice unusual heat, swelling, leaking, an unusual odor, a change in shape or color, or other signs of damage.
- **Don't use damaged charging equipment.** Replace frayed cords, damaged chargers and other defective equipment rather than continuing to use them.
- **Dispose of batteries properly.** Lithium-ion batteries should not be placed in household trash or regular recycling. Take them to an appropriate battery recycling or household hazardous waste facility.

Consumers should also take extra precautions with larger battery systems. For electric vehicles, use manufacturer-approved charging equipment and have the vehicle inspected if its battery has been damaged or exposed to flooding. Home energy storage and backup battery systems should be installed by qualified professionals and comply with applicable building and fire codes.

Know Your Insurance Coverage

Fire Prevention Week is also a good time for homeowners and renters to review their insurance protection.

Most standard homeowners policies provide coverage for fire damage, including many fires involving lithium-ion batteries. Renters insurance generally provides coverage for a renter's personal belongings damaged or destroyed by a covered fire. However, coverage, limits and exclusions vary by insurer and policy.

Consumers who own e-bikes, e-scooters, electric vehicles, home energy storage systems or other expensive battery-powered equipment should talk with their insurance company or agent about how their policies apply. Some equipment may have different coverage considerations depending on where and how it is used.

Homeowners should also make sure they have enough insurance to repair or rebuild their home and replace belongings following a serious fire. Renters should review their personal property limits and understand whether their policy provides additional living expenses if a covered fire makes their rental temporarily uninhabitable.

“Fire prevention and insurance protection go hand-in-hand,” Brine said. “The best outcome is preventing a fire in the first place. But if a fire does occur, knowing what your policy covers before you need to file a claim can make the recovery process much easier.”

For more information about Fire Prevention Week and lithium-ion battery safety, visit the NFPA’s [Home Fire Safety](#) resources webpage.

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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