

PROTECTING YOURSELF AGAINST FIRE

- 1

Check your smoke detectors
 - Test them monthly.
 - Replace batteries at least once a year, or better yet, when you set the clocks forward in the spring and back again in the fall!
- 2

Establish a fire evacuation plan
 - Draw a diagram of your home, indicating two exits for each room.
 - Hold fire drills with all members of your family.
 - Decide on a place where you can meet outside and call for help.
 - Practice crawling to avoid the heat and smoke.
 - Remind all family members that they must go out and stay out.
- 3

Be careful if you smoke
 - Never smoke in bed.
 - Use only wide, stable ashtrays.
 - Wet cigarette butts before disposing of them.
 - After putting out a cigarette, make sure there are no ashes or butts on or around the furniture.
- 4

Use your kitchen safely
 - Don't leave any cooking unattended. Turn off the stove even if you only leave the room for a few seconds.
 - Use a CSA-approved fryer.
 - Wear close-fitting clothing that won't catch on pot handles.
 - Turn pot handles inward to keep from overturning them and prevent children from grabbing them.
 - Do not let children get closer than one meter (3 feet) when you are cooking.
- 5

Hide your matches and lighters
 - Ask children to tell you when they find matches or lighters.
 - Advise them each time that such items are for adults only.
- 6

Be careful with electricity
 - With a little attention, you can spot devices that are dangerous or in poor condition: flickering lamps, bare wires, burning odors, open circuit breakers.
 - Never run electrical cords under furniture or rugs, where they may be crushed or even cut.
 - Do not use extension cords on a permanent basis.
 - Do not plug too many appliances into a single outlet.

- 7

Give space heaters space
 - Leave at least one meter (3 feet) between combustible materials and space heaters.
 - Turn off space heaters when leaving a room.
- 8

Get rid of combustible waste
 - Regularly dispose of anything that could cause a fire, including flammable paints or solvents you no longer need, stacks of papers, etc.
 - Do not leave any combustibles in the furnace room.



- SMOKE DETECTOR MAINTENANCE**

Smoke detectors save lives. But a detector without a battery, with a dead battery, or connected to an inoperative power supply is worse than none at all, because it gives you a false sense of security!

 - Install smoke detectors outside bedrooms and on each floor of your home, including the basement.
 - Make sure dust does not collect on smoke detectors and never paint over them.
 - Do not use rechargeable batteries, as they can fail without warning.
 - Check smoke detectors at least once a month.
 - Replace batteries at least once a year.
 - Replace smoke detectors every ten years.

DON'T WASTE A SECOND!
A small fire can turn into a serious blaze in minutes. Call the fire department immediately!

EXTINGUISHER ABCs

Have the right extinguisher:

- Class A** Ordinary combustible materials, like wood, paper, and plastic
- Class B** Flammable liquids like gasoline, grease, oil-based paint, and flammable gases
- Class C** Electrical wiring or household appliances

Learn to use your extinguisher:

- Pull the pin.
- Aim downward.
- Squeeze the lever.
- Sweep from side to side, aiming toward the base of the fire.



MAKE SURE YOUR EXTINGUISHER WORKS PROPERLY

- Regardless of whether your extinguisher is refillable or single use, inspect it every 30 days to make sure that...**
- Tamper seals are not broken or missing.
 - Discharge valves show no sign of degradation, corrosion, leakage, or obstruction.
 - The pressure shown on the manometers (pressure gauges) is normal.
 - The date for the next professional inspection or servicing has not passed.
- Have your refillable extinguisher inspected and serviced by a professional.**

IF YOUR CLOTHES CATCH FIRE

- Stop where you are. Do not run, as movement tends to intensify the flames.
- Drop to the ground.
- Roll in a rug, blanket, or coat to smother the flames. Protect your face with your hands or a damp cloth.

SAFETY RULES FOR APARTMENT BUILDINGS

Prevention

- If you live in an apartment building, make sure stairways and emergency exits are not blocked.
- Locate fire alarm pulls, extinguishers, and fire hoses.
- Never throw a lit cigarette from a balcony. The wind could blow it in a lower window.
- Never use a barbecue on a balcony.

In the event of fire

- Never use an elevator during a fire. The shaft could fill with hot gases and smoke, and the controls could malfunction or stop working. Also, the elevator doors could open onto a hallway full of flames and smoke.
- Before exiting your unit, feel the door. If it is hot, do not open it. If smoke is coming from underneath, block the slit with damp towels.
- Remember that smoke generally rises. It may therefore be easier to breathe at floor level near an open window or on a balcony.
- When leaving your unit, close the windows and doors if you can.

GOING ON VACATION?

A FEW SIMPLE RULES... TO PREVENT A FIRE

- 1

Remove all combustible and flammable materials from the basement and attic. Flammable materials like thinners, gasoline, paint, and industrial cleaners should be properly stored in an approved container and placed in a ventilated location far from any ignition source.
- 2

Never store propane inside.
- 3

Don't tempt arsonists by leaving solvents and combustible materials in plain view!
- 4

To prevent lightning from causing a fire, make sure telephone wires, television cables, and other outdoor devices are grounded. If your home is built on an elevated or exposed site, have a lightning rod installed.
- 5

Unplug TV sets. Some become excessively hot, which can be dangerous if they are located inside a cabinet or directly under a curtain. Lightning can also cause a power surge.
- 6

In winter, have someone you trust visit your home daily to make sure the heating is working properly. Inspect your thermostats; they may become stuck in the "off" or "on" position.
- 7

Never leave Christmas trees or wreath lights on and unattended.



A FEW SIMPLE RULES... TO PREVENT THEFT

- 1

Make your home look lived in. Ask a neighbour to collect the mail and newspapers, keep the sidewalk and driveway clear, and even have him park his car there.
- 2

Inspect the premises the night before you leave. Put away bicycles and gardening or snow removal equipment, and lock your shed. Bring in anything that could give burglars a leg up, such as ladders and trash cans. Closely trim trees and shrubs so your house can be seen.
- 3

Timers are effective and inexpensive theft prevention devices, especially multiple timers on a random setting. Timers make your home look lived in, tricking burglars when a lamp or radio suddenly comes on.
- 4

Consider other prevention systems such as outdoor motion detectors or an alarm system.
- 5

Leave your car in the garage when loading your luggage to prevent undesirables from knowing you're leaving.
- 6

Leave the radio on, preferably tuned to a station that broadcasts call-in shows—perfect for giving the impression that someone is home.
- 7

Turn offlights in the morning and turn them on at night. Open curtains in the morning and close them at night.
- 8

Take care to close all doors and windows, even if you plan to be gone for only a few minutes.



PREVENTING THEFT AND FIRE

Advice for protecting your home from the unexpected



IBC, YOUR INFO SOURCE FOR PROPERTY AND CASUALTY INSURANCE

Insurance Bureau of Canada (IBC) is the association that represents property and casualty (P&C) insurers—the companies that insure your home, car, and business against fire, accidents, and other risks. Member companies provide about 90% of the P&C insurance sold in Canada.

A GOLD MINE OF RELIABLE INFORMATION

Together with its members, IBC is constantly working to help consumers better understand their insurance. IBC is a valuable source of information on coverage, prevention, and claim settlement—in short, every aspect of P&C insurance!



IBC OFFERS YOU PRACTICAL TOOLS. USE THEM!

- **The Be Sure About Your Insurance brochures**
Get them free by contacting an Insurance Information Centre agent:
Montreal Area 514 288-4321
Elsewhere in Quebec 1-877-288-4321
- **The Be Sure About Your Insurance Website at www.infoinsurance.ca**

DID YOU KNOW?

| FIRE | THEFT |
|--|--|
| Each year, fires claim many lives and cost thousands of dollars in damage. Many of these tragedies can be avoided. | In Quebec, burglars "visit" one house or apartment every twelve minutes, and in most cases take just two or three minutes to break in! |

DID YOU KNOW THAT...

- Almost half of all installed smoke detectors are not in good operating condition. Even worse, many Quebec homes are still not equipped with smoke detectors!
- Nearly one in three fires is caused by carelessness or negligent use of combustible materials, cooking appliances, or smoking supplies.
- Mechanical or electrical malfunctions that could have been prevented by simple maintenance are the source of close to one in three fires.

DON'T PLAY WITH FIRE!

DID YOU KNOW THAT...

- In one of three thefts, the burglar enters through an open or unlocked door.
- In one of three thefts, the burglar slips easily through a basement window.
- In two of three thefts, the burglar doesn't even have to break in to commit the crime!

BURGLARS ONLY NEED ONE CHANCE—DON'T GIVE IT TO THEM!

STRENGTHEN ENTRY POINTS

- 1

GARAGE DOOR

Always leave your garage door closed. If you plan to be away for a while, padlock the door tracks. And don't leave the garage door opener in your car; store it in your house instead.
- 2

REINFORCE YOUR DOORS

The best doors have a solid core, with solid frame moulding on either side of the lock. If your door is hollow, seriously consider having it replaced by a professional, as the job is complicated. The best lock is utterly useless if one good kick is enough to break down the door!
- 3

FRONT DOOR

A front door that opens outward has hinges accessible from outside. To make them impossible to remove, flatten both ends of the pins or insert a screw in the center that is impossible to remove.
- 4

PEEPHOLE

A peephole lets you see who's knocking at the door. Give children clear instructions not to answer the door when you're not home. Don't trust chain bolts—once the door is open, a good shove is all it takes to easily break the latch.
- 5

PATIO DOORS

Patio doors are vulnerable. Drill holes in the frame at the top and bottom to insert bolts. Get into the habit of sliding the bolts into place along with a piece of wood to block the door before you leave.
- 6

PATIO DOORS

Patio doors can be lifted and removed without much effort. Install a plate or screw in the upper track.
- 7

DOUBLE-HUNG WINDOWS

For double-hung windows, drill a downward-angled hole through the first sash and about halfway through the second. Immobilize the windows by inserting a large pin into the hole.
- 8

SLIDING WINDOWS

Sliding windows can be secured with a pin through the two sashes. Place a length of wood in the tracks. If you frequently open the window, fasten the pin to the sash with a chain.

ALL FOR ONE AND ONE FOR ALL!

This is what insurance is all about. In any insurance system, the premiums paid by many are used to compensate the few who suffer damages.

For more information, contact an Insurance Information Centre agent:

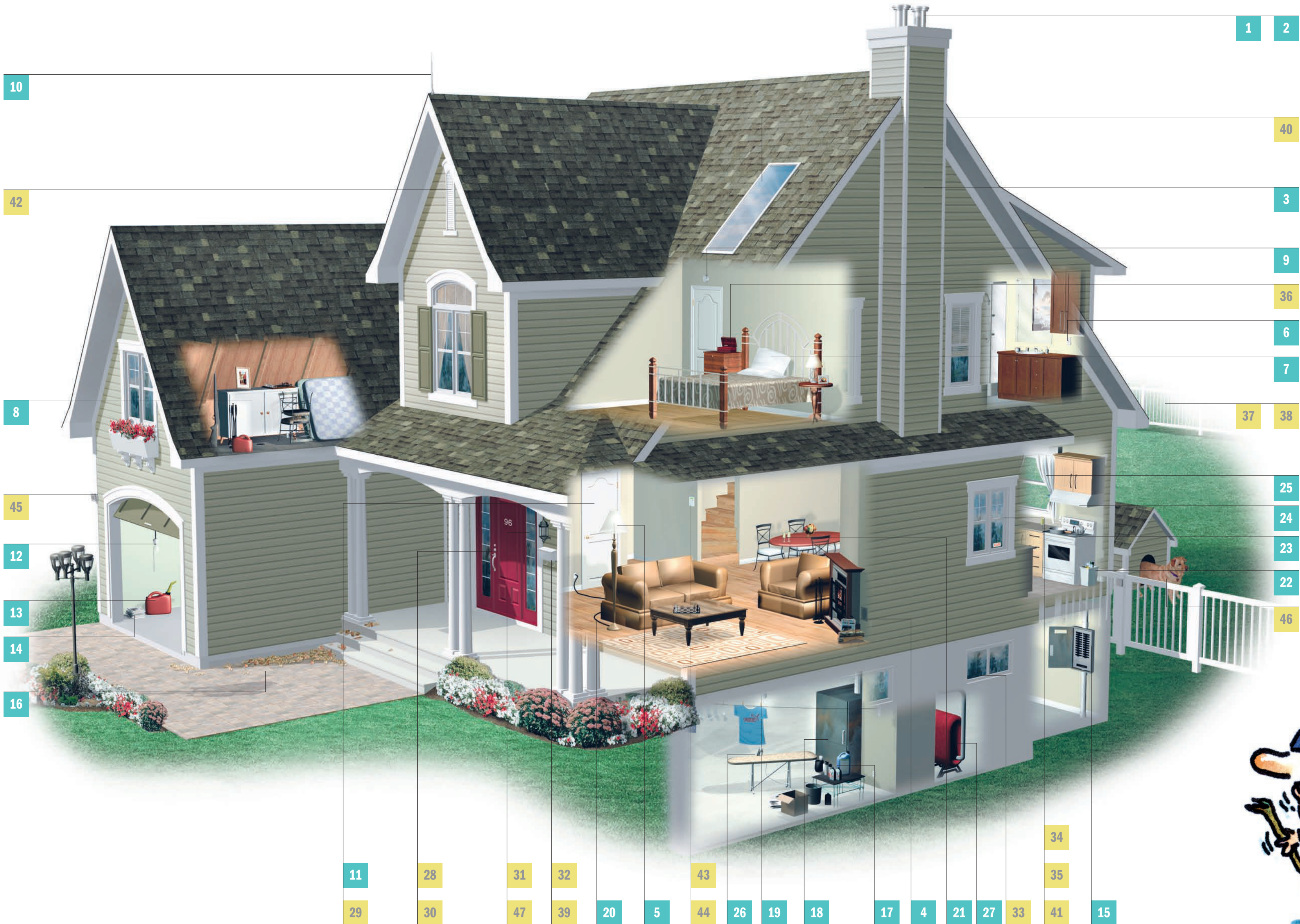
**Montreal Area: 514 288-4321
Elsewhere in Quebec: 1-877-288-4321**

Or visit our Website
www.infoinsurance.ca

FIRE

- 1
- The chimney is too short. Sparks from the fireplace could easily fall to the roof or enter through an open window.
- 2
- Frequently inspect and clean chimney flues, particularly when burning oil, coal, or wood.
- 3
- A chimney flue opening should be covered with metal or filled with concrete.
- 4
- A fireplace screen prevents sparks from hitting the floor and rugs.
- 5
- Never install a bulb with a higher wattage than the maximum indicated on the fixture.
- 6
- An electrical shock can leave a person unconscious and unable to escape a fire. Installing ground fault circuit interrupters in bathrooms is a good idea.
- 7
- Never smoke in bed.
- 8
- A cluttered attic can be dangerous. Never create the right conditions for a fire.
- 9
- Where are the smoke detectors? If you don't know where to install them, contact your municipality's fire prevention department.
- 10
- A lightning rod may be a wise investment for a home built on an elevated or exposed site.
- 11
- The garage should be separated from living quarters by a fire-resistant self-closing door.
- 12
- A properly wired light fixture with a switch would be much better than a makeshift installation with an extension cord.
- 13
- There are safer ways to store gasoline. Never keep more gas than you need in a month. Not only is it dangerous, it may also age and thicken.
- 14
- Old newspapers stacked near a fuel tank under an electric lamp: all the ingredients for a fire.
- 15
- Are fuses and circuit breakers working properly? Are there enough circuits? Inspect aluminium wiring periodically, even if it was installed correctly.
- 16
- Never let dry leaves and debris collect near any outside wall of your house, especially if you have wood siding.
- 17
- Solvents and waste piled near a furnace? An explosive and highly dangerous mix!
- 18
- Have your heating boiler inspected and cleaned frequently. A clean, properly adjusted boiler is safer and saves energy. Do not block the air vent or damper.
- 19
- A great way to dry laundry... and start a fire!
- 20
- It's good that this extension cord doesn't run under the rug. It would be even better to have more wall outlets.
- 21
- Lighted candles are elegant but should never be left unattended.
- 22
- A wastebasket near the stove is a recipe for disaster!
- 23
- Pot handles should be turned inward, over the stove.
- 24
- Remove greasy build-up in the range hood and on the filters.
- 25
- Hopefully, the wind won't blow this curtain over the heating elements on the stove.
- 26
- Is this iron still plugged in?
- 27
- Is this tank in good condition? It's important to have it inspected periodically to be sure it is airtight so fuel oil will not overflow or leak.

SMART PREVENTION



IBC offers a variety of tools to help you with prevention:

- The *Be Sure About Your Insurance* brochures
- The *Be Sure About Your Insurance* Website at www.infoinsurance.ca

Do you have an inventory of your possessions? Complete the inventory form by downloading or ordering it from www.infoinsurance.ca.

For more information or free *Be Sure About Your Insurance* brochures, call the Insurance information Center:
Montreal Area: 514 288-4321 / Elsewhere in Quebec: 1-877-288-4321



THEFT

- 28
- A good lock is worth it! You can buy a double-cylinder lock from any good locksmith. The deadbolt should be at least 1 inch deep and once closed, the door cannot be opened without a key, even from inside. But take care to always leave the key in the lock when you're at home.
- 29
- The door between the garage and house should be as solid as your exterior doors and equipped with the same security devices.
- 30
- If you have just moved in, replace the main lock on the house.
- 31
- Glass panels in doors and side panels in certain entries can be replaced with break-resistant plastic panels or reinforced with grilles.
- 32
- The mail slot should not be wide enough for agile fingers to reach the lock. Check its position and if possible, cover the slot and install an outside mailbox. And never leave a spare key in it—that's the first place burglars will look!
- 33
- If you place grilles over basement windows, make sure you can still get out in an emergency, such as a fire. Fasten grilles from the inside with easily removable pins. You can also replace the glass with break-resistant plastic panels.
- 34
- Locking windows are a good investment.
- 35
- Marking valuables is a proven theft deterrent. Your police department can give you free materials and instructions, as well as stickers indicating that your belongings are marked. Burglars tend to avoid marked items, which are rejected by those who deal in stolen goods.
- 36
- Jewellery is a favourite target of burglars. Yours is probably in a box or dresser drawer. Leave only costume jewellery in these locations, in sufficient quantities to satisfy burglars. Put your valuables in a less predictable spot. Use your imagination!
- 37
- High fences seem harder to climb, but they hide anyone able to get over. Choose a chain link or slat fence that gives officers on patrol a clear view of your house.
- 38
- A buzzer connected to the house can be installed on the fence gate to alert you when someone enters.
- 39
- Do not display your name on the front door or mailbox. It helps anyone who wants to call to see if you're at home.
- 40
- Have you thought about your skylights? Make sure they are installed securely and equipped with a locking device similar to that on your doors.
- 41
- Awning windows are hard to protect. At least remove the crank before you leave.
- 42
- Vents and all other openings over 600 cm² (90 in.²) must be equipped with secure locking devices.
- 43
- An alarm system is an effective means of prevention. Purchase one from a specialized company that provides installation, a warranty, and regular inspections to make sure it's working properly.
- 44
- All your alarm systems must have a backup power source in the event of a power failure.
- 45
- A photoelectric cell that turns lights on and off according to the degree of darkness is a good investment.
- 46
- A good guard dog deters burglars by barking. A simple "BEWARE OF DOG" sign can also do the trick.
- 47
- To help the police find your home quickly and easily, make sure your address is clearly visible not only on the front of your house but also on the back.



If you get home and discover you've been robbed, don't touch anything! Immediately go to a neighbour's and call the police.