

Safety Tip: Purchase and Maintain Your Fire Extinguishers

According to a National Fire Protection Association study, there are approximately 400,000 house fires each year in the United States, which account for 75 percent of all structure fires. This study also indicated that residential fires result in over 3,700 deaths per year. Indeed, fires typically kill more Americans than all other natural disasters combined.

Having properly placed fire extinguishers in your home is an excellent loss control measure that targets the most common cause of property loss.

Before purchasing fire extinguishers, learn about the different types of fire extinguishers. There are four basic types, as follows.

- Class A extinguishers put out fires in ordinary combustibles, such as wood and paper.
- Class B extinguishers should be used on fires involving flammable liquids, such as grease, gasoline, and oil.
- Class C extinguishers are suitable for electrically energized fires.
- Class D extinguishers should be used on flammable metals and are typically specific for the type of metal in question.



The following are some tips concerning this important fire protection device.

- Most home fire safety experts recommend medium size, multipurpose fire extinguishers that are labeled as suitable for use on class A, class B, and class C fires.
- A fire extinguisher should be kept in your garage, kitchen, and on each floor of your home.
- You and other potential users in your household should thoroughly read the extinguisher's instructions on a periodic basis.
- A professional fire equipment supplier should inspect each extinguisher annually.

Note that prices on fire extinguishers start at around \$20. Many insurers offer modest premium credits to encourage homeowners to purchase and maintain extinguishers.

[- International Risk Management Institute, Inc., November 2010](#)