

Ames Insurance Center

# January 2010 Newsletter

We're passionate  
about  
exceptional service!



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## January Hours

Ames Insurance Center will be closed on January 1, 2010. Julie will be leaving at 11 on January 27, and will be gone for a few hours.

Have a safe and Happy New Year from the ladies at Ames Insurance Center!

## Protect Your Home from Electrical Fire

We rely on electricity for many things around our homes. We use it to toast our bagels in the morning, to give us some extra warmth with our space heaters, and to warm up our curling irons. While electricity is a basic part of our lives, it can lead to dangerous consequences, such as fire.

According to the U.S. Fire Administration (USFA), there were 403,000 residential fires in 2008, and it is estimated that 28,300 of them were electrical fires.

The USFA states that 22% of all residential electrical fires occur during December and January alone. The increase in fires during the winter is attributed to the increased use of electrical decorations such as lights, the use of burning candles, and Christmas trees, which dry out and can catch flame.

Electrical wiring is the leading ignition area in residential fires. Electrical failures and malfunctions make up for 35% of all fires originating in the electrical wiring of homes.

The USFA states that a leading cause of electrical failure is overloaded circuits. Heat-producing appliances, such as hair dryers, space heaters, and kitchen appliances, such as toasters, generally use more power than other electrical devices, which can lead to overloading a circuit. The overload can lead to the appliance overheating, which can lead to fire.

Electrical fires are also very hard to contain.

The USFA explains that water cannot be used to put out electrical fires. If water is put on an electrical fire, it can lead to electrocution. The USFA advises turning the home's power off, if possible.

Fires are very dangerous, and the most important thing to do in the case of fire is to evacuate your family. It is also important to notify your family of ways to prevent fire, and what actions to take if a fire starts in the home. The USFA offers some great tips on how to

better protect your family and belongings from the devastation of fire.

The USFA recommends using smoke alarms to warn you and your family of a fire. It is important to check your alarm batteries often. It is also a good idea to have an evacuation plan in place and to practice this plan with

your family members.

The USFA also advises checking electrical cords for fraying and replacing those cords that are worn. Make sure that extension cords are not overloaded and keep all electrical appliances

such as space heaters away from curtains and clothes. It is also important to turn off heat-producing items, such as curling irons, when you are done using them.

Fires can be devastating and very dangerous. Notifying your family of the hazards of fires and ways to reduce the likelihood of them can help keep you, your family, and your home safe.



## Ring in the New Year with Some Savings!

Interested in saving some money this year? Look into pairing your auto and home/renters insurance policies with the same company!

Many of our companies offer discounts for customers that hold multiple policies with them! Auto and home policies are often held by the same company,

which may save you money!. Please let us know if you are interested in getting quotes for your auto and home/renters paired together!