

Practical Safety and Loss Prevention

From Central Illinois Mutual Insurance Company

Holiday Safety Tips

Decorating and General Safety

- Make sure your smoke detectors are working and have fresh batteries.
- Carefully inspect all electrical wiring before installing decorations. Lights strands are fairly inexpensive. If cords are damaged, discard and replace those lights.
- Use only properly rated extension cords. Check the amperage rating on the cord.
- Outdoors use only cords, lights, and decorations designed for outdoor use.
- Outdoor electrical decorations and lights should be plugged into a Ground Fault Circuit Interrupter (GFCI) receptacle or an extension cord with GFCI protection.
- Be sure any timers used for outside lighting displays are designed for outdoor use and are properly rated for the electrical load. Try to protect timers and connections from rain and snow.
- Do not overload circuits. Limit the number of light strands connected end-to-end.
- Route cords and place decorations so as not to create a trip hazard—inside or out.
- Do not run cords under carpeting, rugs, or packages. They can overheat and rubbing can cause cords to fray and short circuit.
- Use fire retardant decorations.
- If using a live Christmas tree, cut off at least one inch of the trunk right before you set it into the tree stand. This fresh cut will help the tree absorb water. Keep the tree watered. If the tree dries out, do not use the lights.
- Turn Christmas tree lights off when you are not at home.
- Keep candles far away from flammable materials and decorations. Make sure candles are fully extinguished before you leave the house or before you go to bed. Double-check.

Shopping Safety

- Keep your money close to you. Women should keep their purses secure against them. Men should keep wallets in front pockets. Use caution when walking through crowds to avoid having a purse snatched or being pick-pocketed.
- Carry only the minimum cash you need. Don't lose your whole holiday in one incident.
- Hide packages and gifts stored in your vehicle. Do not make them attractive to thieves.
- Protect your credit card, debit card, and other financial information.

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- Experts suggest not using your debit card for online purchases. Credit cards provide you more protection and do not permit others direct access to your bank account.
- If shopping with children, keep them close by. It's easy for a small child to get lost in the shuffle of busy stores.
- When you feel you've had enough, go home. Continuing will only make you more tired, less safety conscious, and perhaps reduce your enjoyment of the season.

Holiday Travel

- Make sure your vehicle is winter ready—tires in good condition and properly inflated, strong battery, charging system in good order, scraper/snowbrush available, good windshield wipers, perhaps a can of de-icer. Consider a safety kit.
- Before it gets too cold, spray a graphite lubricant into your car door and trunk locks. Then insert and turn your key a few times to help distribute the lubricant. Repeat.
- Apply silicone-based lubricant to a rag and wipe it on your rubber door seals all the way around. This will help keep the doors from sticking shut. (*Tip: Never use a lubricant or protectant on your steering wheel.*)
- Keep your fuel tank at least half full at all times to reduce the chance of condensation forming. Fuel also adds weight and can improve traction.
- If you plan to consume alcoholic beverages, arrange for a designated driver (DD). Period.
- Plan your route. Allow plenty of extra time during inclement weather. Check road conditions online at: <http://wrc.gettingaroundillinois.com/pages/wrc.htm>
- During cold weather, keep a coat and gloves in your car even if you do not wear them while driving. You never know when you might have car trouble or need to be out in the cold.
- Keep a charged cell phone with you. Do not use it while driving.
- Make sure the driver and all passengers are buckled up. Use the proper method for anchoring child safety seats. Children age 12 and under should ride in the back seat.
- If you plan to be gone for several days, keep your plans to yourself and immediate family. Do not post your plans or photos on social networking sites until after you return home. Have your mail held by the post office and stop your newspaper. There is no point letting the world know you are not home. Use timers to turn lamps on and off.
- For more travel tips, see our Vacation Safety Tips.