

As a record number of people plan to attend a barbecue, cookout or picnic this Independence Day, Erie Insurance shares common outdoor entertaining hazards and how to avoid them

ERIE, Pa. (July 2, 2013) - According to the National Retail Federation's 2013 <u>Independence Day survey</u>, seven in 10 Americans who plan to celebrate the 4th of July this year will attend a barbecue, cookout or picnic. That amounts to 164 million people, a record number in that category.

To help people stay safe at parties this holiday weekend and all throughout the summer, <u>Erie Insurance</u> shares common outdoor party mishaps and simple ways to avoid them.

Leave fireworks to the professionals. 9,600 fireworks-related injuries were treated in U.S. hospital emergency rooms in 2011, according to the most recent data published by the National Fire Protection Association. An estimated 17,800 fires were started by fireworks that year, causing \$32 million in property damage. NFPA's data also show that fireworks cause two out of five reported fires on a typical Independence Day, more than any other cause of fire.

Erie Insurance has seen both personal injury and property damage claims caused by fireworks, including one in which a customer was shooting off fireworks in their yard and the sparks landed on a neighbor's house, catching it on fire. "Fireworks are wonderful way to celebrate our country's birthday, but we recommend watching them at a community-sanctioned location, rather than setting them off yourself," said Matt Myers, senior vice president, Claims at Erie Insurance. "There are just too many things that can go wrong, especially in a group of people and when children are nearby."

Myers added that if you allow children to play with sparklers, which NFPA says account for a quarter of all fireworks-related injuries, you should extinguish them completely in water to avoid having them unexpectedly reignite.

Careful when you fire up the grill. With more than <u>eight out of 10 U.S. households</u> owning a grill or smoker,* there'll be a whole lotta grillin' goin' on throughout the summer. But while nothing beats the taste of barbecue or a burger cooked in the back yard, ERIE has seen fires caused by people putting their grills too close to the house. "It's not just the flames from the fire that can be a hazard," said Myers, "but the radiant heat from the grill can melt vinyl siding, and can even catch a house on fire."

The <u>U.S. Consumer Product Safety Commission</u> recommends grills be placed at least 10 feet away from any structure, and that they never be used in a garage, breezeway, carport or porch, or under any surface that can catch fire.

ERIE also cautions against pouring lighter fluid over hot coals, which can cause a flash fire or explosion. If you dump hot coals on the ground after the barbecue is done, thoroughly douse them with water to make sure they are completely out.

Make the right kind of campfire memories. Gathering around a campfire roasting marshmallows and telling stories is a great way to spend time with family and friends, and more and more people are doing that with commercially manufactured fire pits designed for patios and back yards. But while fire pits can be a great addition to an outdoor space, it's important to remember that anything that involves fire is inherently risky. In addition to these <u>fire pit safety tips</u> (<u>http://www.safetyathome.com/seasonal-safety/summer-safety-articles/fire-pits-and-outdoor-fire-safety/)</u> published by the independent product safety certification organization UL, ERIE recommends never putting a fire pit on a wooden deck.

"We had a claim in which a customer thought the fire was out but the wind caught a spark, and that led to the deck catching on fire," said Myers. "We've also seen a situation where a customer started a fire in fire pit not realizing that the bottom had nearly rusted out, and the whole thing, burning embers and all, collapsed onto the wooden deck and started a fire."

Tread carefully with pools, toys and games. Swimming pools, trampolines, playground equipment, volleyball nets-these and similar items can really amp up the fun factor at an outdoor party, but use common sense to keep guests safe. "Even simple housekeeping, like storing toys and games out of areas where people can trip on them, can make your guests safer," said Myers. "Using common sense, like not putting the volleyball net too close to the grill, can also make a huge difference."

Swimming pools can be particularly hazardous, with the <u>Centers for Disease Control and Prevention</u> reporting drowning as the leading cause of injury and death for children between the ages of 1 and 4. The CDC offers several swimming pool safety tips

including that children learn to swim and be closely supervised when near pools or spas.

*Source: 2009 study conducted by the Hearth, Patio and Barbecue Association

According to A.M. Best Company, Erie Insurance Group, based in Erie, Pennsylvania, is the 15th largest homeowners insurer and 12th largest automobile insurer in the United States based on direct premiums written and the 20th largest property/casualty insurer in the United States based on total lines net premium written. The Group, rated A+ (Superior) by A.M. Best Company, has more than 4.6 million policies in force and operates in 11 states and the District of Columbia. Erie Insurance Group is a FORTUNE 500 and Barron's 500 company. Erie Insurance is proud to have received the J.D. Power and Associates' award for "Highest in Customer Satisfaction with the Auto Insurance Purchase Experience" and to be a J.D. Power and Associates' 2012 Customer Service Champion. ERIE is one of only 50 U.S. companies so named. Erie Insurance is also recognized on the list of Ward's 50 Group of top performing insurance companies, which analyzes the financial performance of 3,000 property and casualty companies and recognizes the top performers for achieving outstanding results in safety, consistency and financial performance over a five-year period (2007-2011).

News releases and more information about Erie Insurance Group are available at www.erieinsurance.com.

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