



NEWS RELEASE

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Homeowners, Business Owners: Don't Get Burned This Winter *Integrity Insurance urges everyone to play it safe when it comes to fire*

(Appleton, WI) – As the weather gets colder, it's likely that we'll turn up our heat and brace ourselves for the winter ahead. But because the use of heating systems increases during the cold weather months, so does the frequency of residential and business fires. In fact, more than 50,000 heating fires in residential buildings occur each year in the United States, a majority of which happen from November through March, according to the U.S. Fire Administration. It is important that business owners and homeowners alike prepare their employees and families for potential fires, and practice important prevention habits. Integrity Insurance, an Appleton, Wisconsin-based insurance company, offers advice on how to play it safe when it comes to fire.

1. Make sure you're covered.

Homeowners, renters and business owners should ensure they have the proper insurance coverage in place in case of a fire. Most policies cover fire damage to residences or businesses, as well as personal belongings, but may have some limitations. In addition, most commercial insurance will protect business owners from liability if an employee is injured or loss of life occurs during a fire.

"It is important to review your policy on an annual basis with your agent to ensure any changes or upgrades to your home or personal property are accurately taken into consideration when determining what coverages are right for you", states Christian Martin, Claims Vice President for Integrity Insurance.

2. Practice makes perfect.

It only takes minutes for a house or business to become engulfed in flames, making a planned escape route a necessity. Plan an escape route and post it where everyone can easily find it. Practice your route at least twice per year at different times during the day, especially with children or people with disabilities.

Designate a meeting spot a safe distance from your home or business, such as a tree across the street, so you can assure everyone made it out safely. Alert the fire department if someone is missing or if pets are trapped so they can perform a rescue safely.

3. Fire-proof your home or business.

Stop the fire before it starts by eliminating potential hazards in your home or business. Equip yourself with fire extinguishers, regularly tested smoke alarms and sprinklers. Keep curtains, towels or any items that can easily catch fire at least three feet from heaters. Business owners should also consider posting “No Smoking” signs around machinery and flammable materials to alert employees of potential danger.

It is also important to protect important papers including birth certificates, property inventory and proof of its value, such as receipts, titles and appraisals.

“In the case of a fire, you may be required to show proof of property value to ensure full coverage from your insurance policy,” said Martin. “Make copies of all important documents, and keep the originals in a bank safe deposit box outside of your home or business.”

4. Memorize emergency contact information.

Make sure that everyone in your home knows how to dial 9-1-1. Business owners and families should also post emergency phone numbers in a central place such as on the refrigerator or in the break room so they are easily accessible.

By taking the proper safety precautions, homeowners, renters and business owners can protect themselves, their property, family members and employees from a fire. To learn if your policy protects you from fire, talk to your independent agent or log onto www.integrityinsurance.com.

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About Integrity Insurance

Integrity Insurance established in 1933 is based in Appleton, Wisconsin. Integrity offers auto, home and business insurance through a network of independent agents throughout Iowa, Minnesota and Wisconsin. With an affiliate partner Grange Insurance based in Columbus, Ohio — the enterprise has \$2 billion in assets and \$1 billion in annual revenue and holds an AM Best rating of “A” Excellent. For more information, visit www.integrityinsurance.com.

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