

Apartment Fire Safety



Steps to Prevent Apartment Fires

There are several steps that you can take to help prevent a fire from starting your apartment. They are as follows:

- Be careful with smoking materials and never smoke in bed.
- Keep matches and lighters where children can't get to them.
- Never leave cooking food unattended.
- Keep heating equipment at least three feet away from combustible materials.
- Replace worn electrical cords, make sure to always use power strips if additional outlets are needed.
- Do not store flammable liquids or compressed gases (i.e. propane) in your apartment or on your balcony.
- Do not use your balcony for storage or for grilling food.

What to do in case of an apartment fire

If there is a fire in your apartment, make sure that you have a plan and that your plan works. Know your fire escape route and know where all the extinguishers are in your building. Never ignore a fire alarm or your building's public announcement system, if you have one.

Always follow these steps to escape safely:

- Check doors before opening them. If the door is cool, open it slowly and stay low to the ground and leave the building as quickly as possible. If the door is warm, seal the door and vents with wet bedding or towels. Go to a window, and if there is no smoke outside, open it and signal for help. If you are able, call 9-1-1 and let them know that you are trapped in the building and give them your location.
- Never use an elevator during a fire! Use the stairs!
- Once you are safely out of the building, NEVER go back in. If you need help, call 9-1-1 or ask a member of the fire department that has responded to your apartment fire.



Renter's Insurance

Why do I need Renter's Insurance?

You may think your personal belongings are insured under your landlord's policy and that any injuries sustained in their rental unit will be the responsibility of the building's owner. Wrong! The owner's insurance policy does not include your personal belongings. These type of events that are usually covered by renter's insurance include:

- The building catches on fire and all your belongings are damaged due to water, smoke and/or fire.
- An electrical power surge damages your computer, TV, or stereo.
- Personal property is damaged, destroyed, or stolen.
- You accidentally damage another person's property.
- Someone sustains an injury in your apartment.



Where can I get Renter's Insurance?

Most insurance companies will provide renter's insurance. Shop around and compare rates and coverages. When obtaining quotes and purchasing Renter's Insurance, you will need a good estimate of the total value of all the items you wish to insure. Renter's insurance is inexpensive.