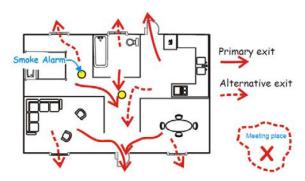
Loss PreventionSafety Tip



SMOKE ALARMS

Smoke alarms that are properly installed and maintained play a vital role in preventing fire deaths and injuries. Unfortunately, 60% of home fire deaths happen in homes where there are no smoke alarms or no *working* smoke alarms. Smoke spreads very quickly and smoke alarms give you early warning and time to get out.

- Install smoke alarms on every level of the home including the basement, outside of sleeping areas and inside each bedroom. If you have an older home, you should consider adding smoke alarms so all of these areas are covered.
- Alarms should be installed on the ceiling or high on a wall, away from any windows, ventilation or ceiling fans.
- There are two kinds of smoke alarms. Ionization alarms are quicker to warn about flaming fires and are usually installed in living and sleeping areas. Photoelectric alarms are better at detecting smoldering fires and are best used near the kitchen. For best protection, you should use both types in your home, or install dual-sensor alarms that use both technologies.
- If possible, use hard wired or wirelessly interconnected smoke alarms, so that when one goes off, they all sound.
- To ensure your smoke alarms will work when you need them;
 - Test all smoke alarms monthly.
 - Replace the batteries at least once a year. It's a good idea to change the batteries when you change your clocks for daylight savings time.
 - Replace smoke alarms every 10 years. Check the 'Replacement Date' sticker on the side of the alarm.
- Plan ahead and make a home escape plan for your home, ensuring every room has two ways out and everyone knows where the outside meeting place is.
- Practice your escape plan twice a year, using different ways to get out of the house.
- If a smoke alarm sounds;
 - Get out and stay out.
 - Crawl low to stay under the smoke and find your way out.
 - Call 9-1-1 from outside your home.



See more loss prevention tips at www.preventingloss.com

While the safety recommendations in this report are based on apparent and obvious conditions that were found at the time of inspection, the report does not purport to identify all hazards or guarantee compliance with any standards, codes, ordinances or regulations. It is not legal or expert advice, and should not be used in place of consultation with appropriate professionals. Any person relying on this information does so entirely at their own risk. Red River Mutual denies all responsibility for any liability, loss, injury or risk which is incurred as a direct or indirect result of the use of any of the recommendations in this report.