

LEARNING FROM LOSSES

LOCATION:

City home

CAUSE OF LOSS:

Cooking with oil on stove top

COST OF LOSS:

\$450,000 (Dwelling: \$300,000; Contents: \$150,000)

DETAILS OF LOSS:

Insured left her teenage daughter to prepare supper while she picked up her husband from work. The daughter was instructed to take chicken nuggets from the microwave and place them in hot oil on the stove. Moisture on the nuggets caused the oil to flare up and splatter on the stove, which ignited the oil. The daughter attempted to remove the pot from the house, but in the process the flames flashed up into her face causing her to drop the pot of oil on the floor. The oil spread along the floor causing the fire to spread throughout the house. The daughter sustained second-degree burns to her face. The fire department arrived, but the home was fully engulfed with flames.

LESSONS LEARNED:

Never cook with oil on a stove top. If you must cook with oil, use a commercial deep fryer that comes with a lid.

Never leave the kitchen when cooking. If you must leave, turn the stove burner off and move the pot off the burner.

Never use water to extinguish a hot oil fire. This will cause an explosion of flaming oil and lead to serious burns and further spread the fire.

All homes should have working smoke detectors. Test your's regularly.

