

LEARNING FROM LOSSES

LOCATION:

City home

CAUSE OF LOSS:

Electrical fire

COST OF LOSS:

\$150,000

DETAILS OF LOSS:

The insureds were sleeping when they were awakened by the sound of the smoke detector. Their home was on fire, so they fled and called 911. The home suffered extensive fire and smoke damage. The cause of the fire was determined to be from an overloaded electrical plug in the basement, which overheated or shorted out and ignited belongings that were stacked near the plug.

LESSONS LEARNED:

Do not pile combustible belongings close to electrical sockets. All electrical work should be done by a qualified electrician or, at a minimum, inspected by the electrical authority. Have your home inspected by an electrician to check for any electrical hazards. Make sure your home is equipped with smoke detectors that are operational and test them regularly.

