



PAT QUINN
Governor
ANDREW BORON
Director

NEWS

Illinois Department of Insurance

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CONTACT: Kimberly Parker

312-814-1577

Kimberly.Parker@illinois.gov

State Offers Tips for a Disaster Free Holiday Season

Dept of Insurance says proper preparation can help avoid holiday disasters

CHICAGO - The Illinois Department of Insurance (DOI) offers some tips to help avoid some common holiday disasters. According to insurance industry and government statistics, serious accidents, fires and injuries, happen in conjunction with celebrating during the holiday season. Yet, the majority of people celebrating may not be aware of the risks and may not know what to do to prevent such mishaps.

"Some holiday happenings are unavoidable like receiving that ugly tie or sweater – and getting sick from eating too much fruitcake. But there are some things we can do to prevent more serious problems such as accidents and home fires. We offer these tips and urge people to make them part of their plans for celebrating this holiday season," said DOI Director Andrew Boron.

Many bodily injuries are caused when people fall and hurt themselves while decorating. People should use caution and common sense. Do not use the quick or easy way of standing on a chair or box for out of reach holiday decorating. Use a ladder or step stool. And ask someone to assist by standing watch in case you lose balance and fall.

Every year Christmas trees and decorations cause fires, resulting in injuries and millions of dollars in property damage. The Office of the State Fire Marshal reminds residents to have working smoke alarms in their homes. People should also make certain their trees are fresh and properly watered. To prevent the tree from drying out and becoming flammable once you take it home, saw an inch from the bottom trunk to expose new wood that will easily absorb water. Check the water level daily, adding more water as needed. Avoid displaying the tree near fireplaces, heat outlets or vents that would blow directly on it. Check holiday lights for frayed wires and turn them off before you go to bed. If you have an artificial tree, make certain it's flame retardant. Avoid leaving the room with candles lit. Finally, do not leave food cooking on the stove unattended.

Food is another big part of celebrations, so don't ruin the holidays with food poisoning. Follow two very important rules: keep hot food hot and cold food cold. Cook food to a temperature of at least 165 degrees fahrenheit to kill most bacteria that cause food poisoning. Do not leave food unrefrigerated longer than two hours or the chances of bacterial growth increase. The Illinois Department of Public Health reminds people during the holidays, or anytime, to avoid eating certain foods like raw oysters; drinks and food made with unpasteurized eggs; and rare or raw meat. These foods can harbor bacteria that cause food poisoning. Make sure to wash your hands and keep everything in the kitchen clean.

Department of Transportation statistics show an increase in driving fatalities during the holidays. No one should drive drunk or after drinking too much and, of course, no one should text while driving. No one younger than age 21 should be allowed to drink alcohol. Homeowners could find themselves liable if an underage guest leaves their home, drives drunk and causes an accident. Hosts should insist a guest stay the night or call a taxi to ensure the guest does not drive if they have had too much to drink at a holiday celebration.

In the unfortunate case of a holiday mishap, the Department of Insurance can assist consumers with the claims process. For more information, log on to http://insurance.illinois.gov/Main/Claims_Process.asp or call the toll free hotline at 866-445-5364.

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