

## Don't Be Tricked by Halloween Fire Hazards

**H**alloween can be a fun-filled time for children and adults alike. This Halloween, be sure to pay attention to certain fire safety guidelines to keep the trick or treaters safe and sound.

**H**ow can I keep my child's costume safe?

Whether buying one or making your own, be sure fabrics for costumes and decorative materials are flame resistant. Don't permit your children to go trick or treating with candles; instead, outfit each with his or her own flashlight. To be more festive, there are Halloween-themed flashlights created just for this purpose. Costumes should be made without billowing or long-trailing features that present a higher risk of igniting.



**W**hat hazards are in the home?

According to the National Fire Prevention Association, fires caused by candles have been soaring in recent years, as many families use candles to decorate during this time of year. When decorating, keep in mind that dried

flowers, cornstalks and crepe paper are highly flammable. Keep these items away from heat sources. Illuminate your jack-o-lanterns with small flashlights instead of candles. Keep exits

clear in case evacuation becomes necessary.

**A**re there other safety issues I should consider?

Although Halloween can be a lot of fun for children, certain safety precautions should be taken to ensure that the festivities are safe as well as fun. Keep in mind these safety tips when sending your child out trick or treating:

- ▶ Only visit the homes of people you know.
- ▶ Children should trick or treat in groups or with adult supervision.
- ▶ Wear reflective clothing so that motorists can easily see children crossing the street.
- ▶ Don't eat any of the treats until you are at home and an adult has inspected all the goodies.

**P**lanning ahead can keep your children and home safe

Travers,  
O'keefe

**Insurance Agency**

11 Hanover Square  
New York, NY 10005

T: (212) 742-7900

(800) 950-9477

F: (212) 742-2133

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## Additional Liability Coverage is Important

**W**ould I be covered under my homeowners policy if I am sued by someone who was seriously injured on my property?

Your homeowners policy will protect you, but only up to the liability limits of

your policy. In today's lawsuit-oriented society, your homeowners policy may not provide adequate liability coverage in the event you are involved in a significant lawsuit.

**W**hat about my automobile policy?

Similarly, your automobile policy provides coverage in

the event of a vehicle-related lawsuit, up to the limits of the policy.

**W**hat would happen if I was held liable for a settlement that exceeded the limits of my insurance coverage?

You would be held person-

ally responsible for paying any portion of the settlement that your insurance company did not pay. Your present assets—your home, your savings account, your car and any other assets you might have—as  
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## Additional Liability Coverage is Important

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well as your future earnings could be taken from you to pay the settlement.

### Additional liability coverage is important

#### How can I protect myself?

Purchase a personal umbrella policy.

Umbrella policies are inexpensive, and they provide broad coverage. An umbrella policy—also known as a catastrophe or excess

liability policy—provides liability coverage that becomes effective when your underlying coverage limits (provided by your automobile, homeowners, boat or recreational vehicle

policy) are exceeded. These policies provide broad coverage and include protection against certain losses not covered by your other insurance policies.

Umbrella policies are a good investment—an investment in your present and future financial security.

Call us for further information on purchasing a personal umbrella policy.



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