



FIRE PREVENTION

ELECTRICAL FIRE PREVENTION

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- Never run an extension cord under a carpet. The foot and chair traffic across the area rug may cut through the cord over time, causing an immediate fire hazard.
 - Keep clothing, draperies and any combustible material a minimum of three feet from space heaters at all times.
 - Never overload an electrical outlet with extension cords or three-way adapters. If you need to plug several items into a single receptacle, use a power strip.
 - Do not use a standard household extension cord for heat-producing or major appliances; instead use a heavy-duty appliance cord that can accommodate the need.
 - Call an electrician if your lights flicker and your appliances run sluggishly, or if you have a fuse that repeatedly blows or a circuit breaker that often trips. These are signs that the system is overloaded.

You are twice as likely to survive a fire if smoke detectors are working properly in your home.

COOKING FIRE PREVENTION

- Keep flammable objects like dishtowels or paper products away from your stove.
- Do not use your oven as 'extra storage' for flammable items like paper or plastic bags, plastic containers or dishtowels. Even if the oven is not turned on, the pilot light can ignite objects inside.
- Pots and handles should never hang over the edge of the stove where someone could bump into them. This is a major cause of serious burns.
- Avoid wearing clothes with long, loose-fitting sleeves that may catch fire easily while cooking.
- It only takes a minute for a fire to become out of control. Do not leave food cooking on the stove top unattended and check regularly on food cooking in the oven.
- Clean your stove top, oven and toaster regularly to prevent leftover pieces of food from catching on fire. But remember, use caution when cleaning your appliances — unplug any electrical appliances and follow the cleaning instructions closely to avoid electrocution.

Do not try to extinguish grease or electrical fires with water - this will only make them worse. Adding water to a grease fire can cause it to spread. Adding water to an electrical fire can also cause electrocution. One of the easiest and most inexpensive ways to extinguish a grease fire is by using baking soda. Keep a box next to your stove to throw on stove top fires.

GENERAL CLAIMS INFORMATION

Our Claims Reporting phone line is available 24 hours a day, 7 days a week, at 800-269-1409. During business hours (8:30 AM to 4:30 PM, M-F), Spanish speaking representatives are available.

When you call, please have the following information available:

1. Your policy number
2. A phone number where you may be reached during the day
3. The date the damage occurred
4. A description of the damage

Your claim will be processed and assigned an adjuster the day it is reported. An adjuster will contact you within 24 hours of the reported loss. Claims reported during weekends or holidays will be processed on the next business day. If your loss is an emergency, please inform the company representative, and your situation will be responded to on a rush basis.



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