

Loss Prevention Safety Tip



Loss Prevention
Program

By Red River Mutual

ELECTRICAL SAFETY

The following are some important checks you can make on your property today to ensure electrical safety:

Outlets

Check for outlets that have loose-fitting plugs which can overheat and lead to fire. Replace any missing or broken wall plates and make sure to install safety covers on all unused outlets that are accessible.

Cords

Make sure cords are in good condition - not frayed or cracked. Make sure they are placed out of traffic areas. Cords should never be nailed or stapled to the wall, baseboard or to another object. Do not place cords under carpets or rugs or rest any furniture on them.

Extension Cords

Check to see that cords are not overloaded. Additionally, extension cords should only be used on a temporary basis as they are not intended as permanent wiring.

Plugs

Make sure plugs fit properly into outlets. Never remove the ground pin (the third prong) to make a three-prong fit a two-conductor outlet as this could lead to an electrical shock. Never force a plug into an outlet if it doesn't fit. Plugs should fit securely into outlets. Avoid overloading outlets with too many appliances.

Ground Fault Circuit Interrupters (GFCIs)

GFCIs can help prevent electrocution. They should be used in any area where water and electricity may come into contact. When a GFCI senses current leakage in an electrical circuit, it assumes a ground fault has occurred. It then interrupts power fast enough to help prevent serious injury from electrical shock. Test GFCIs according to the manufacturer's instructions monthly and after major electrical storms to make sure they are working properly.

Light Bulbs

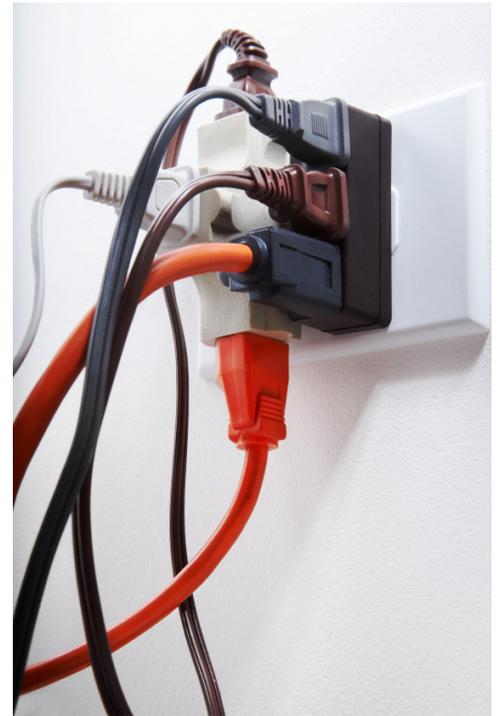
Check the wattage of all bulbs in light fixtures to make sure they are the correct wattage for the size of the fixture. Replace bulbs that have higher wattage than recommended; if you don't know the correct wattage, check with the manufacturer of the fixture. Make sure bulbs are screwed in securely; loose bulbs may overheat.

Circuit Breakers/Fuses

Circuit breakers and fuses should be the correct size current rating for their circuit. If you do not know the correct size, have an electrician identify and label the size to be used. Always replace a fuse with the same size fuse.

Water and Electricity Don't Mix

Don't leave plugged-in appliances where they might fall in contact with water. If a plugged-in appliance falls into water, NEVER reach in to pull it out - even if it's turned off. First turn off the power source at the panel board and then unplug the appliance. If you have an appliance that has gotten wet, don't use it until it has been checked by a qualified repair person.



Appliances

If an appliance repeatedly blows a fuse, trips a circuit breaker or if it has given you a shock, unplug it and have it repaired or replaced.

Entertainment/Computer Equipment

Check to see that the equipment is in good condition and working properly. Look for cracks or damage in wiring, plugs and connectors. Use a surge protector bearing the seal of a nationally recognized certification agency.

Outdoor Safety

Electric-powered mowers and other tools should not be used in the rain, on wet grass or in wet conditions. Inspect power tools and electric lawn mowers before each use for frayed power cords, broken plugs and cracked or broken housings. If damaged, stop using it immediately. Repair it or replace it. Always use an extension cord marked for outdoor use and rated for the power needs of your tools. Remember to unplug all portable power tools when not in use. When using ladders, watch out for overhead wires and power lines.

Lightning

During an electrical storm, do not use appliances (i.e., hairdryers, toasters and radios) or telephones (except in an emergency); keep batteries on hand for flashlights and radios in case of a power outage and use surge protectors on electronic devices, appliances, phones, fax machines and modems.

Space Heaters

Space heaters are meant to supply temporary, supplemental heat. Keep space heaters at least 3 ft. away from any combustible materials such as bedding, clothing, draperies, furniture and rugs. Remember to turn off and unplug when not in use. Do not use space heaters with extension cords; plug directly into an outlet on a relatively unburdened circuit.

See more loss prevention tips at www.preventingloss.com

While the safety recommendations in this report are based on apparent and obvious conditions that were found at the time of inspection, the report does not purport to identify all hazards or guarantee compliance with any standards, codes, ordinances or regulations. It is not legal or expert advice, and should not be used in place of consultation with appropriate professionals. Any person relying on this information does so entirely at their own risk. Red River Mutual denies all responsibility for any liability, loss, injury or risk which is incurred as a direct or indirect result of the use of any of the recommendations in this report.