

Loss Prevention Safety Tip



Loss Prevention
Program

By Red River Mutual

MOVING IN – IS YOUR NEW HOME SAFE FOR YOUR CHILDREN?

Your moving date is set but one question lingers in the back of your mind - is your new home safe for your children? Here are some potential problem areas to look at and correct if needed before the move-in day. If not corrected, some can result in serious injury, or even death. It's worth your time to take a few minutes and make sure your new home is safe.

Lead-Based Paint

If your house was built before 1978, the walls may have been painted with a lead-based paint. If the paint isn't chipping away, you can lightly sand the wall and paint with a lead-free paint. If there are paint chips, they can be very dangerous to all members of your family especially children should they contain lead. You can call (1-800-424-LEAD) to get the paint chips analyzed. Lead poisoning can lead to a loss of appetite, loss of sleep, headaches, lack of concentration, learning disabilities and loss of hearing.

Electrical

Before you move in, it's the perfect time to paint and also to be sure the previous owner wasn't a do-it-yourself electrician. Extreme caution must be taken with non-professional electrical wiring. If anything from your electrical panel doesn't look uniform with the other wiring or you find odd or extra wiring coming out from the closet, floor, ceiling or under carpets, call an electrician. Do not attempt to fix it yourself. This area should only be dealt with by a professional electrician.

Mold & Mildew

Check your basement walls for mold and mildew to indicate a too humid environment. Many problems associated with an overly humid environment can be from poorly maintained gutters and downspouts as well as problems due to improper grading that can easily be remedied with a shovel and grass seed. Make sure the gutters and downspouts are free of leaves and branches and that the water can flow freely. Fill in areas where the grading near the foundation isn't like the rest of the house. Along with damp walls comes an unpleasant odor. Mold can cause respiratory illnesses in some or all members of the family. Getting a dehumidifier is a must - not only for your family's well-being but also for the well-being of the house, the walls and its foundation.

Windows

Windows are an attraction for young children. They especially like climbing upon something to look outside. That's one reason it's especially important to make certain window screens or storm windows are securely attached.

Smoke & Carbon Monoxide Detectors

There should be a minimum of two smoke detectors per household - at least one per level in the house and one in the kitchen. Check the batteries every season (write the date on the calendar if you tend to forget). Some alarms will detect both smoke and carbon monoxide. You can test your new home for carbon monoxide with a kit that will confirm the presence of the odorless, colorless, poisonous and deadly gas. Detectors should be located in the kitchen, the garage, near furnaces, space heaters, wood stoves and fireplaces.



Kitchen

In your kitchen, make sure you don't place counter top appliances beside water sources. Available from your electrician are wall sockets that act as a circuit breaker, should an appliance come in contact with water. Cover unused electrical plugs with safety plugs. Latches can be placed on bigger appliances such as freezers or the second fridge. Many new homes are equipped with a garbage disposal. Insert a safety latch on the garbage disposal switch to discourage little fingers from turning it on. A cap to cover the entrance of the garbage disposal will also prevent mishaps. Every kitchen should also have a fire extinguisher. Not all extinguishers work on every type of fire. Ansul - The Experts in Global Fire Solution, recommend a dry-chemical, multi-purpose ABC extinguisher. This will put out the fire of Class A (wood, paper, cloth), Class B (liquids and gases) and Class C (electrical) fires.

Hot Water Tank

The hot water tank should be checked for its durability and the thermostat should be set between 38°C and 54°C to prevent scalding on young children. According to the Consumer and Corporate Affairs Canada, a child can get serious burns within six seconds in water at 60°C.

Stairways

All stairways should be well-lit (additional lighting can be easily added) and kept free from clutter. Check the distance between the railings so young children cannot get their heads stuck in between the bars. The rails should be no more than 2^{3/8}" apart. Use a safer gate, such as a mesh gate to replace any accordion style gate. Danger for youngsters can lurk outside your home as well. Night lighting should be put up to light the house but also to light up wobbly walkways with holes and cracks to prevent tripping. Stairs and banisters should also be secured.

Backyard

The backyard is also a very risky area. If there's a pool, children should be taught not to go near this area unless accompanied by an adult. Place a fence around the pool (see height and kind of fence regulations permitted in your area) that can be locked when there are no adults present. Make sure life jackets and other personal floatation devices are available. Keep the filter area fenced in and all pool products put away under lock and key.

Play Structure

Inspect the play structure for broken pieces, splinters, sharp edges, hanging cords and rotten beams. It should be constructed with new materials such as the heavy plastic found in the new climbing structures. Check that there are no places where a child's clothes can get caught and cause injuries. The play area should also be fenced in.

Garage

The garage can seem like a harmless area but it can be the worst place for a child. The electrical garage door is especially dangerous if a child gets caught when the doors closes. Some electrical doors have a safety "bounce back" feature but many of them have had problems. Call the manufacture to see if this model has been recalled, taken off the market or is perfectly safe. Put all fertilizers, insecticides, oils and cleaners away and under lock and key.

First Aid Kit

Be ready! The last item to be packed and the first item to be unpacked should be the first-aid kit. During the move, many will snag themselves on boxes, they might cut themselves on broken items, get splinters from the stairways or might trip coming from the walkway. Be prepared for emergencies, have available Band-Aids, gauze, wrapping, disinfectant, and tissues. In another container have a flashlight, pen and paper, poison control number, and emergency fire/ambulance number of your new location. In a locked box (a tool box or a fishing tackle box is a good choice) you might also have Tylenol and any other medication your family regularly uses.

These areas are important concerns for the safety of your children. Safety and accident prevention are a continual process and should not be taken for granted in a new home. Your attention to these matters now will affect how easily your family settles into your new home and how safe and happy you are there over the long term.

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.